

Ta Da!! Introducing.... BOW!



So very glad, thrilled, ecstatic to finally meet ya!

I am the new character on the block at Bank of the West. You will see me throughout the year in many **informative** writings, e-newsletters, e-notices, on our website, and of course....

in **BOW'S Bright Blathering's**, full of **Bright Ideas**, **efficient** information, & lots of interesting stuff!

Aren't you so excited?!!

My goal is to educate you a bit... and put a smile on your face.. while keeping you up-to-date on banking news & other **BRIGHT** bits of information, plus I'll give you a little nudge to let you know about contests we are offering, and share some great educational tidbits about how important and *why* **Financial Literacy** is crucial to all of us, and let's just have some silly fun throughout the year.

Shine with me!

I am BOW!

Cute, huh?

BOW's Bright Blathering's

It's Tax Time

YUP... Almost APRIL! So let's get organized!

1st - Let's get all energetic as we prepare a list of the most common documents you might need when we complete your taxes. This is fun stuff ya'll! Gather, label, sort.... Neat and tidy! We are on a roll!

⇒ Personal Data – <i>It's Yours... its personal!</i>	⇒ Employment & Income Data
⇒ Homeowner/ Renter Data	⇒ Financial Assets – lots of property, stocks, bonds?
⇒ Expenses – Geez... did you keep all your receipts!	⇒ Financial Liabilities – <i>Let's not forget about those!</i>
⇒ Self-Employment Data	⇒ Miscellaneous Tax Docs – all the other tax stuff!

2nd – What documents you need will vary depending on your situation and whether or not you plan to itemize. Well - you may be like me... no house, not married and no children – *no itemizations here!* I would file sooo very differently than someone who is married with 3 children. *Whew!* I give credit to those parents! If you have any questions like I do? – be sure to consult a tax professional. Don't be shy... I love questions... They make me a real **Bright BOW!**

3rd – Remember **LAWS** may have changed since last year, and who can remember everything, right? So be sure to consult your tax professional to discuss questions you may have. I love bright people!! I know a lot... not everything, BUT my **bright self** always abides by the **LAW**!

Great information, huh? Energetic & Efficient...that's me!!

Keep on the look-out for more of **BOW'S Bright Blathering's**. I'm shinin' on....