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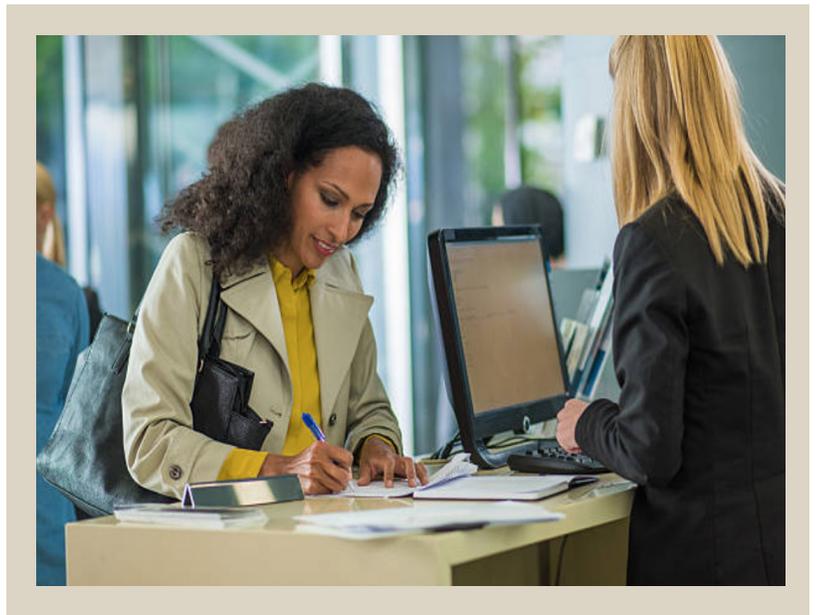
# Wellness Wednesday

## Six Services You Probably Didn't Know Your Bank Branch Offers

Thanks to the rise of online banks, peer-to-peer payment services and other technological advances in banking, visiting an actual brick-and-mortar branch is becoming a rare activity these days. In fact, about 1 in 5 Americans have gone an entire year without visiting a physical bank branch, according to a survey by Bankrate. Even so, there are still a few valuable services that you might not realize your bank can provide. Here's a look at a few ways banks can make your life easier.

### 1. NOTARY SERVICES

Have a document that needs to be notarized? There are probably plenty of notaries in your community who can do it for as little as \$2 or as much as \$100, depending on what's being notarized. But if you have an account at a local bank branch, there's a good chance at least one employee there is also an authorized notary who can do it for free.



When buying a new home, McKinzie Bean, a blogger at Moms Make Cents, needed dozens of documents notarized. "We lived over an hour away from the title company that was being used, and with a new job we did not have any time off accrued to drive there, sign and then drive back to work," she said. "That's when we found out our local bank offered notary services for free." Bean called ahead to make sure the notary would be in that day, drove less than five minutes to the bank, and had everything notarized. "This saved us tons of money versus driving down to the title company and taking unpaid time off or hiring a local notary that charged per signature," she said.

### 2. OTHER SIGNATURE VERIFICATION SERVICES

Some banks also provide what's known as a signature guarantee or medallion signature guarantee. Both certify that somebody at a financial institution is vouching for you. "When working with investment providers like brokerage houses and mutual fund sponsors, you may need a signature guarantee to transfer assets," explained Justin Pritchard, a financial planner and owner of Approach Financial in Montrose, Colorado.

"For example, if you update your address and ask for \$100,000 a week later, they don't know if an identity thief is accessing your accounts. As a result, they may require a signature guarantee from a financial institution to verify your identity." Pritchard noted that getting a signature guarantee is not the same as getting a document notarized. If you don't know which service you need, your bank can tell you and then provide it.

### 3. INVOICE MANAGEMENT FOR SMALL BUSINESS OWNERS

If you're launching a small business, you'll need software to help you with invoicing clients. While there are plenty of inexpensive options online, they can be a bit confusing for newbies. "If you're just starting your own business or side hustle and want a little help managing your invoicing process, your corner bank branch may be able to help you," said Logan Allec, a certified public accountant who runs the personal finance website Money Done Right.

For example, Bank of America offers Viewpost, a service that gives you access to unlimited electronic invoicing for \$14.99 per month. You can schedule an appointment to have a representative assist you with getting started, too. "This personal attention is a leg up over the major invoicing platforms; it's not like you can just walk into your local Quickbooks office and schedule an appointment," Allec said. "You could always schedule an appointment with a CPA or professional bookkeeper to help you with your bookkeeping needs, but that will likely cost you a lot more than \$14.99 per month." Plus, once your business does take off and you need to hire a professional accountant, you shouldn't have trouble transitioning from your bank's invoice management system. Allec says that in-house invoicing services like Viewpost easily sync with standard bookkeeping platforms such as Quickbooks and Xero.

### 4. LOW-COST CURRENCY EXCHANGE

If you're headed out on an international trip, you'll need to trade dollars for the local currency. Inexperienced travelers might wait to exchange currency at airport kiosks, which usually have unfavorable exchange rates. "In the past, my wife and I would travel and forget to exchange currency and be forced to accept poor exchange rates offered at airports and withdraw any additional cash needs from an ATM with a better rate," said Riley Adams, a certified public accountant, a senior financial analyst at Entergy and owner of personal finance blog Young and the Invested.

Had Adams gone through his bank, he could have exchanged currency at the lowest rate possible. So when he was preparing for an upcoming trip to Israel, he opted to use his bank to exchange U.S. dollars for Israeli shekels in advance. "I contacted the bank and submitted a request for how much cash I would need and they provided me the necessary shekels prior to departure."

### 5. CASH FOR YOUR COINS

Been saving the change you find in coat pockets and under couch cushions for a rainy day? When it comes time to cash in, you might head to a Coinstar kiosk. However, these machines take a major cut of your total — 11.9% — unless you choose to receive your money in the form of a gift card. That significantly limits how you can spend the money, and might result in buying items you don't really need rather than putting the cash toward savings or paying off debt. What lots of people don't realize is that many banks will count your coins for you free of charge. "This is typically part of their regular services offered to their customers," said Catherine Alford, a family finance expert at Trendy Money. Plus, some banks even have their own coin counting machines.

### 6. CASHIER'S CHECKS AND MONEY ORDERS

You might use your debit or credit card to handle big-ticket purchases, but there are times when you can't. For instance, if you need to put down a security deposit, buy a car or make a down payment on a house, you might not want to carry around a huge wad of cash. And the recipient may be wary about accepting a personal check that could bounce.

In the days of Venmo and Paypal, you might not realize there are more old-school, secure ways to send large amounts of money: cashier's checks and money orders. Though each works a bit differently — and has its own set of pros and cons — both are safe ways to send guaranteed funds for a small fee. Cashier's checks and money orders are both available at your local bank. (You can also get a money order from the post office or a convenience store.) So the next time you need to pay someone a chunk of change and can't use a credit card or personal check, head to a nearby branch for two easy options.

# This Week's Exercise

## THE ULTIMATE ARM AND AB EXERCISE



### HOW TO DO IT:

1. POSITION YOUR MAT IN FRONT OF A WALL, AND COME DOWN TO YOUR HANDS AND KNEES. PLACE YOUR HEELS AGAINST THE WALL WITH YOUR TOES TOUCHING THE FLOOR. PLANT YOUR HANDS SHOULDER-WIDTH APART, AND ROOT THEM INTO THE MAT BY SPREADING YOUR FINGERS WIDE.
2. PUSH BACK INTO A STRONG DOWNWARD FACING DOG WITH YOUR HEELS UP ON THE WALL, AND YOUR TOES STILL CONNECTED WITH THE FLOOR. TAKE A BREATH.
3. ON THE EXHALE, BEGIN TO WALK UP THE WALL, ONE FOOT AT A TIME, SO THAT YOUR BODY FORMS A 90-DEGREE ANGLE OR "L" SHAPE. YOU WON'T BE ABLE TO SEE WHAT YOU LOOK LIKE, SO FOCUS ON GETTING YOUR HIPS OVER YOUR SHOULDERS.
4. HOLD THIS INVERSION AT LEAST FIVE BREATHS, AND TRY AGAIN TWO OR THREE TIMES!

Source: <http://bit.ly/2OTaXWU>

Regular exercise can help you control your weight, reduce your risk of heart disease, and strengthen your bones and muscles. But if it's been awhile since you've exercised and you have health issues or concerns, it's a good idea to talk to your doctor before starting a new exercise routine.



## BUTTERMILK MARINATED AIR FRYER ROASTED CHICKEN



### Ingredients

3 pound trimmed whole chicken  
Kosher salt  
1 pint 1% buttermilk

### Directions

1. The day before you want to cook the chicken, season chicken with 2 teaspoons kosher salt and let it sit for 30 minutes. Tightly tie together the legs of the chicken with a piece of butcher's twine.
2. Place the chicken in a large mixing bowl (large enough to hold the chicken and pour in the buttermilk. Cover tight and refrigerate overnight rotating the chicken half way so both sides gets marinated.
3. Remove the chicken from the fridge an hour before you plan to cook it, then remove the chicken from the buttermilk shaking excess and discarding the buttermilk.
4. When ready to cook, preheat the air fryer 350 for 3 minutes. Transfer the chicken to the air fryer basket (at least 5.8 quart) belly side down. Season the top of the chicken with 1/2 teaspoon salt.
5. Air fry about 25 minutes, until the top of the chicken is browned, then flip over, season the other side with remaining 1/2 teaspoon salt and cook 25 minutes, until golden and crisp and brown all over and the juices run clear when you insert a knife down to the bone between the leg and the thigh.
6. When the chicken's done, remove it to a platter and let it rest for 10 minutes before carving and serving.
7. To bake in the oven, bake 400F until golden and crisp and brown all over and the juices run clear when you insert a knife down to the bone between the leg and the thigh, about 1 hour or longer if needed.

### Nutrition Information

Serving: 1/4 chicken  
Calories: 329kcal  
Carbohydrates: 1g  
Protein: 50g  
Fat: 12.5g  
Saturated Fat: 3.5g  
Cholesterol: 153mg  
Sodium: 162mg  
Sugar: 1g

Recipe source:

<http://bit.ly/2XPnn1i>