

Money

The Planner

BY CINDY KENT

This Week

May 13

Citizenship Test Preparation: 1-3 p.m., Broward County Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7436. broward.org Free.

Localecopia Meet & Greet: 2-4 p.m., Localecopia Meet & Greet @ The Breakers Palm Beach, 1 S. County Road, Palm Beach. 855-562-2511. localecopia.org Free.

May 14

Fifth Annual Behavioral Health Conference: The Power of Prevention: 8:15 a.m.-4:45 p.m., United Way of Broward County's Commission on Behavioral Health & Drug Prevention, in collaboration with Broward Behavioral Health Coalition. Signature Grand, 6900 W. State Road 84, Davie. 954-308-9282. \$85-\$105.

Future of Real Estate 2019 Tech Summit: 9 a.m.-6 p.m., Lab Ventures, Real Estate, Technology, summit, panel discussion. Miracle Theatre, 280 Miracle Mile, Coral Gables. 305-507-3660. \$250-\$350.

Chamber of Commerce Executive Networking Lunch: 11:50 a.m.-1:10 p.m., City College, 2000 W. Commercial Blvd., Suite 229, second floor, Fort Lauderdale. 954-565-5750. \$15-\$25.

Small Business Workshops and Counseling: 12:30-2:30 p.m., Florida Women's Business Center. Margate Catherine Young Library, 5810 Park Drive, Margate. 561-833-3790 Ext. 111. flwbc.org Free.

Buying and Selling on eBay: 3:30-5 p.m., This class will help you navigate your way through the ins and outs of eBay, whether you want to buy, sell or simply browse. Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7485. ems.browardlibrary.org Free.

Resumes and Cover Letters: 6-7:30 p.m., Successful job searching requires preparation. This course will guide you through an assessment of your personal strengths, and teach you how to complete effective applications, resumes, and cover letters. Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7485. ems.browardlibrary.org Free.

May 15

Mid-life Choices — Start Your Own Business with: 10 a.m.-1 p.m., SCORE Broward workshop. Keiser University, 1500 NW 49th St., Fort Lauderdale. 954-356-7263. Free.

Membership and Awards Luncheon: 11 a.m.-1:30 p.m., Davie-Cooper City Chamber of Commerce. Long Key Nature Center,

3501 SW 30th Ave., Davie. 954-732-6305. davie-coopercity.org \$30.

Advanced Board Member Training: noon-2 p.m., CEU Credited 2 ELE Credits, South County Civic Center, 16700 Jog Road, Delray Beach. 954-486-7774. Free.

Resume Writing & Career Class: 12:30-2 p.m., West Regional Library, 8601 W. Broward Blvd., Plantation. 954-765-1577. Free.

Space 2 Launch Book Club & Young Author's Workshop: 4-6 p.m., Are you between the ages of 10-16 and interested in writing a book? This workshop is just for you. Stirling Road Branch Library, 3151 Stirling Road, Fort Lauderdale. 954-357-7533.

Financial Forecasting for your Business Plan: 6-8 p.m., 2 CPE Credits. Keiser University, 2085 Vista Parkway, Room 105, West Palm Beach. 561-833-1672. \$25-\$30.

Prepare, Respond and Recover from Disasters and Emergencies: 6-8 p.m., City of Boca Raton employees discuss how the city prepares for potential threats. Downtown Library, 400 NW Second Ave., Boca Raton. 563-393-7852. bocalibrary.evanced.info Free.

West Boca Toastmasters: 7-8:30 p.m., Become a better speaker. Olympic Heights High School, 20101 Lyons Road, Boca Raton. 561-716-6816. westbocatoastmasters.org Free.

May 16

Strategic Marketing Methods Certificate Program: 10:30 a.m.-12:30 p.m., Workshop 3: Getting Google: Understanding SEO. SCORE Learning Center, 500 S. Australian Ave., Suite 115, West Palm Beach. 561-833-1672. \$25-\$30.

FAU Research in Action: So You Wanna Be an Entrepreneur?: 2-3 p.m., Want to be an entrepreneur or small business owner? Rhys Williams, FAU Tech Runway, discusses how to turn an idea into a viable company. Boca Raton Public Library, 400 NW Second Ave., Boca Raton. 561-393-7852. bocalibrary.evanced.info Free.

Jewish Women's Cannabis Wellness Retreat: 4-10 p.m., Cannabis wellness retreat for Jewish women. Meet and schmooze with health/cannabis experts and learn how cannabis can help elevate your everyday life. Holistic workshops. Relax, Refresh, Renew + Shabbat Dinner & Service. Wyndham Oceanside Resort in Deerfield Beach, 2096 NE Second St, Deerfield Beach. 561-353-8395. extractcollective.co \$189-\$188.

Introduction to Business Ownership: 5:30-7:30 p.m., Riviera Beach Library, 600 W. Blue Heron Drive, Riviera Beach. 561-833-1672. Free.

Florida Bar Speaker: Immigration: 6-7:30 p.m., Lake Park Public Library, 529 Park Ave., Lake Park. 561-881-3330. Free.

2019 Legislative Update: 6:30-9 p.m., First Service Residential panel of experts to address bills that are of significant importance to community associations, including: Short-term and vacation rentals, Engineered Life Safety System (ELSS) compliance for certain high-rises, Items affecting the administration of associations — from record keeping and meeting notices to website management. NO Hilton Miami Downtown, 1601 Biscayne Blvd, Miami. 786-319-5289. Free.

May 17

The Banyan STAR Networking Luncheon: 11 a.m.-3 p.m., Presenting speakers who have battled addiction; workshop centered on addiction and mental health. DoubleTree by Hilton Hotel Deerfield Beach-Boca Raton, 100 Fairway Drive, Deerfield Beach. 954-533-7705 ext 184. StarNetworkFL.com \$125-\$180.

Small Business Person of the Year Luncheon 2019: 11 a.m.-2 p.m., Davie-Cooper City Chamber of Commerce. Renaissance Plantation Hotel, 1230 S. Pine Island Road, Plantation. 954-732-6305. davie-coopercity.org \$65.

May 18

Small Business Workshop: 8 a.m.-2 p.m., Presented by the office of U.S. Rep. Debbie Wasserman Schultz featuring SCORE Broward workshops on financing, digital marketing, HR, business plan writing among many others. Nova Southeastern University, 3301 College Ave., Davie. 954-845-1179.

Free Workshop: IT and Small Business — What's in it for ME?: 10:30 a.m.-12:30 p.m., Palm Beach Gardens Library, 11303 Campus Drive, Palm Beach Gardens. 561-833-1672. Free.

A Sense of Pride: Visual Activists and New Identities: 11 a.m.-5 p.m., Featuring national and local artists, curators and activists for a one-day symposium on issues facing the LGBTQ art community. The program includes panel discussions and performances. NSU Art Museum, 1 E. Las Olas Blvd., Fort Lauderdale. 954-525-5500. nsuartmuseum.org Free.

Looking ahead

May 19

2019 Miami Wedding Showcase: 1-4 p.m., Hotel Colonnade Coral Gables, 180 Argon Ave., Miami. 305-539-3069. mi-amiromanceshowcase.com \$10-\$20.

Kryptonians Keep Koshi! 3-4 p.m., FAU Professor of English Dr. Eric Berlatsky outlines some of the possible reasons why Jews were drawn not only to the comic

book industry, but also to the superhero genre. Boca Raton Museum of Art, 501 Plaza Real, Boca Raton. 561-392-2500. bocamuseum.org \$0-\$15.

NAMI Reel Minds Miami Mental Health Film Festival: 2-5 p.m., For the fourth consecutive year, NAMI Miami-Dade will showcase a curated list of short films inspired by the lives of those who have been affected by mental illness. Donna Shalala Center, 1330 Miller Drive, Miami. 305-665-2540. NAMIMiami.org \$10-\$25.

May 20

Android Essentials: 3:30-5 p.m., Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7485. ems.browardlibrary.org Free.

Citizenship Test Preparation: 1-3 p.m., Broward County Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7436. broward.org Free.

Computer Basics for Older Adult Veterans through SoFIA Senior Tech Services: 10:30 a.m.-noon, VFW Post 8195, 4414 Pembroke Road, Hollywood. 954-484-7117 Ext. 7. thesofia.org Free.

Suits, Sushi & Socialites for Women and Wishes: 6-9 p.m., Presented by the Luxury Chamber. Sushi Shack, 1301 E. Las Olas, Fort Lauderdale. 561-376-0033. \$150-\$5,000.

May 21

Broward Aging Network Conference: 9 a.m.-3:30 p.m., 38th annual event. This year's theme: Connect, Create, Contribute, featuring seniors, professionals, caregivers, and community advocates. Carl Schechter Southwest Focal Point Senior Center, 301 NW 103rd Ave., Pembroke Pines. 954-745-9567. adrcbroward.org \$25-\$75.

Financial Tools for Your Business: Basic Excel: 10 a.m.-noon, 2 CPE Credits. Workshop, part 3. SCORE Learning Center, 500 S. Australian Ave., Suite 115, West Palm Beach. 561-833-1672. \$25-\$30.

Improv Comedy Class For Beginners | 7 Week Series: 8-10:30 p.m., The Sick Puppies Comedy Training Center in Boca Raton has been the standard for South Florida Improv and Comedy since 2012. Improve your presentation skills, meet new friends, and try something new. Organic Movements, 2400 NW Boca Raton Blvd, Boca Pointe. 954-667-7735. \$249-\$299.

iPhone Essentials: 3:30-5 p.m., This class will help you master all of the functions you need to get started including how to set up email accounts and connect to the Internet, download apps and organize them, take pictures and share via social media, how to use maps, and Siri. Main Library, 100 S. Andrews Ave., Fort Lauderdale. 954-357-7485. ems.browardlibrary.org Free.

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Deposit & Loan Guide

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Institution	Int Chg/Act Min	Money Mkt Acct Min	3 mo CD Min	6 mo CD Min	12 mo CD Min	18 mo CD Min	24 mo CD Min	36 mo CD Min	60 mo CD Min	Phone / Website
synchrony Synchrony Bank	NA	1.20	0.75	1.00	2.70	2.75	2.80	2.85	2.90	800-869-3813 www.synchronybank.com
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Savings Update

Will I be notified before my CD matures?

If you hold certificates of deposit, or are contemplating whether CDs are right for your savings goals, you might wonder what happens at maturity. For instance, do you have to track the certificate's maturity date, or can you count on the bank to nudge you when the time comes?

Theoretically, you can expect the bank to notify you before a certificate matures. That's because the Truth in Savings Act requires them to provide 30 calendar days' notice before a CD's maturity date, or 20 days if they extend a grace period of at least five calendar days.

That notification will be mailed or emailed, depending on preferences you've established with the bank. It will also outline your options on how to handle the maturing funds, with a deadline by which you'll need to communicate your choice.

In most cases, you can: roll the money into a new CD with the same or comparable term; transfer it to a savings or checking account at that bank; or request the funds by mailed check or electronic transfer to another financial institution.

While it can be tempting to simply roll the CD into another certificate at that bank, the smarter move is to shop around to make sure you'll earn a competitive rate. Once you know the top available returns, you can evaluate the rollover rate you're being offered.

You'll find that rollover rates are often not competitive, so moving to a different CD that pays a top national rate will be much more lucrative. This is why you might want to track maturity dates yourself instead of relying on a notice from your bank. Not only can bank oversights occur, but when you're on top of maturity dates, you'll have ample time to identify the smartest place to move your money next.

Rate Criteria: Rates effective as of 05/06/19 and may change without notice. RateSeeker, LLC. does not guarantee the accuracy of the information appearing above or the availability of rates in this table. Banks, Thrifts and credit unions pay to advertise in this guide. NA means rates are not available or not offered at the time rates were surveyed. All institutions are FDIC or NCUA insured. Yields represent annual percentage yield (APY) paid by participating institutions. Rates may change after the account is opened. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal. To appear in this table, call 773-320-8492.

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