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Community Involvement

Meadows Bank is committed to transforming the lives of some of the most vulnerable children in our community through a focus on health and education.

Just a few of the recent and upcoming organizations and events we have supported:

- The Possible Dream - New Horizons Academy
- Evening of Hope - Candlelighters
- Big Chefs, Big Gala - Big Brothers Big Sisters of Northern Nevada
- Child's Voice Luncheon - Washoe Legal Services
- 39th Annual Las Vegas Perspective - LVGEA
- Hope Gala - JDRF

Creating a Better Work-Life Balance

Regain a healthy balance between work and play with these techniques

Traditionally, one-third of your day should be devoted to work, one-third devoted to sleep and the last third set aside for your social life or your time to spend with family. Yet, Andrew Soergel of U.S. News reports that one-third of American workers report that maintaining a healthy work-life balance has become increasingly difficult in the past five years.

A work-life balance that is out of balance can lead to burnout, which neither employees nor employers want to encounter. Fortunately, there are ways for workers to achieve a healthier work-life balance.

Signs of an unhealthy work-life balance

Before attempting to fix your work-life balance, it is vital to understand how it got out of sorts in the first place.

According to the Cleveland Clinic, one of the most obvious signs is excessive fatigue. You may cut down on your sleep to accommodate for extra time spent at work. This is not only physically unhealthy, but can lead to mental health deterioration as well.

Rachel Dresdale of Forbes claims impatience and irritation are other signs of workplace burnout. Lashing out happens more often, which can damage relationships within and outside of the workplace.

Stuart Jeffries of The Guardian says that employees with an unhealthy work-life balance have difficulty logging off of the internet. Instead, they'll be glued to their phone, checking emails long after work hours.

Tip #1: Log off

Stepping away from your email after work is a good place to start for reclaiming a healthier work-life balance, according to Jeffries. You should make it clear that your work hours are the best time to reach you, whether over the phone or via email.

Sammi Caramela of Business News Daily says that taking a break from devices throughout the work day can also help prevent burnout. Just avoid taking too long of a break, as this can often make it difficult to start back up again.

Tip #2: Schedule activities outside of work

You probably have a set schedule at work that you adhere to. Sujan Patel of Entrepreneur suggests setting up a similar calendar for after-work activities.

If you have someplace that you must be after work, it can remove the temptation of staying after hours while simultaneously motivating you to stay efficient throughout the work day. Patel says that joining a social group outside of work can assist with this task.

Tip #3: Use your vacation days

According to Patel, taking vacations is one of the best ways to improve your work-life balance. Unfortunately, Quentin Fottrell of MarketWatch reports that 54 percent of American workers did not take all of their vacation days during 2016.



Paid vacation is a benefit offered by most companies, so employees should use those vacation days to recover from burnout at the workplace. Be sure your vacation destination provides plenty of activities that you find either relaxing or rejuvenating so your mind isn't on work. Make it clear to your employer and clients that you're unavailable when you're on vacation.

Tip #4: Exercise

The Cleveland Clinic says one of the sure signs of an unhealthy work-life balance is a large fluctuation in body weight. Employees will sometimes either gain a lot of pounds eating junk food or lose an unhealthy amount of weight by skipping meals altogether.

That is why WebMD experts suggest setting aside time to exercise throughout the week. Even though it might seem exhausting to exercise right after a long day at work, a solid workout can actually reenergize you, counteracting many of the effects of workplace fatigue.

Any number of workplace-related stressors can disrupt a healthy work-life balance. By setting aside time for what rejuvenates you and avoiding what will cause you more distress, you can work at regaining that healthy balance between your job and your life outside of work.

New Website Went Live April 17th - Take A Tour

Welcome to Our New Website!

Take a quick tour to see the features this site includes.

Take Tour

Identity Theft - Take Care in Sharing Your Personal Information

Identity theft was one of the original dangers on the Internet. Over the decades, the threat has only become more pervasive. In today's connected world, it is very easy to find any information you need. Have you ever Googled yourself to see what information about you is online? A search can often provide your address history, phone number, age, birthdate, employment information, public records, and social media accounts. Consider what can be done with Personally Identifiable Information (PII) from the perspective of a cyber-criminal looking to commit identity theft or other crimes.

Children, teens, and senior citizens are all groups who are specifically targeted and may not realize how vulnerable they are to being a victim of cyber-crime. Senior citizens may be more trusting of the material that is presented to them online. Children and teens are growing up with technology, and may be using it to communicate with only a recreational level of understanding of the dangers. They may not realize that once you post online, the information rarely goes completely away.

In order to keep information safe or private, we need to take care in sharing it, and maintain healthy cyber hygiene. Here are examples of how we are asked to provide information, or how people share information that should be kept private:

Store loyalty and other accounts online – When signing up for a store loyalty program or other online accounts, individuals are often asked to provide their name, address, phone number, birthdate, email address, etc. In exchange for this valuable information, the person enrolling can get discounts on merchandise, or receive promotions by email. However, is that information kept private, or is it sold to other companies for marketing purposes? A good practice is to read the terms of use and privacy policy before signing up for such a program.

Phishing Emails – Cyber criminals will offer false and unbelievable deals to get you to click on a link and provide them with your information. You may hear about a loan offer, or a notification that your order shipped and that you need to log in by following a link to track it. Criminals seek your information in an effort to steal your identity and use it to open up fraudulent accounts in your name. Always shop with trusted vendors, and never follow an unsolicited link in an email asking you to log in to an account. Instead head to the website you normally use by typing it into your browser to check on your account.

Fraudulent phone calls (Vishing) – Criminals may call saying they are from Microsoft or another device/software company, telling you that your software has expired or your device is infected with malware. They may ask for money to renew a license, as a method to complete the fraudulent activity. Other criminals may pose as the IRS, pressuring you into paying taxes. Never offer payment information or personal information to someone calling you unsolicited. Always end the call and attempt to contact the organization through a publicly listed phone number that is legitimate, then see if you need to work with them on a problem.

Social Media Sites – These sites provide a relaxed atmosphere to chat with friends and family. However, it is worth noting that anything posted or shared is likely a permanent submission that many others can access online. Oversharing on social media may lead to voluntarily giving up answers to account security questions, such as the color of your car or the town where you were born. Also, posting about being on vacation sends a signal to criminals that your home may be unoccupied and a great target for a robbery! With all this information about you on social media, be sure to set your account privacy settings so only friends can view your content. Lastly, consider deleting old, unused social media accounts to cut down on your digital footprint.

Whenever communicating with people or posting online, avoid sharing too much. When receiving emails, mail or calls asking for sensitive information (birthdate, social security number, credit card, etc.), always treat the request as suspicious and initiate your own contact with the legitimate organization. Do not share information if you do not initiate the communication!

Here are 3 additional steps you can take to protect yourself from Identity Theft:

- Check your banking and credit card activity at least weekly; daily if possible. If anything looks off, call your bank or credit card company immediately.
- Keep a close eye on your credit report. This will be a good way to spot if an identity thief has

opened any credit accounts using your name.

- Place a fraud or credit freeze on your credit report with the credit bureaus if you suspect fraud.

Below are resources on protecting privacy and identity along with practices for online security. These help you to protect yourself, your children, and your elders from being victims of a crime.

Resources:

Federal Trade Commission:

<https://www.consumer.ftc.gov/topics/privacy-identity-online-security>

<https://www.consumer.ftc.gov/articles/0033a-share-care>

<https://www.consumer.ftc.gov/topics/protecting-kids-online>

Internet Crimes Complaint Center:

<https://www.ic3.gov>

Stay Safe Online:

<https://staysafeonline.org/>

Family Online Safety Institute:

<https://www.fosi.org/good-digital-parenting/ftc-share-care/>

Protect Seniors Online:

<https://www.protectseniorsonline.com/>

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Mobile Banking - You Can Do More Than You Might Think!

Mobile Banking

Did you know that almost everything you do in the branch can be done on your phone? Instead of spending your time in traffic or trying to get to the bank before it closes, simply take out your phone and log in to the Meadows Bank Mobile app.

Mobile banking is for so much more than just checking your balance.

- Have you misplaced your debit card? Instead of calling the bank to cancel your card, log in to our app and suspend it until you find it.
- Need to deposit a check? With Remote Deposit Anywhere you can snap a picture and submit it in seconds!
- Out of town and need to pay a bill? Our Bill Pay feature lets you submit your payment quickly and securely. And even schedule future payments.

Download our app from your App Store or Google Play and start saving time instantly! Or contact our Electronic Banking Support team at 702-471-2233 or hereforyou@meadowsbank.com to learn more about how Mobile Banking will work for you.

