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Pahrump Branch Turns 10!

We would like to recognize our customers, shareholders and employees for believing in our vision, dedication and commitment to the Pahrump community. Thank you to all who helped us reach this milestone and who came out to help us celebrate!!

Scheduling Employees During the Holiday Season

Strategies for stress-free scheduling

When you run a small business, you have to make a lot of tough choices — and scheduling during the holiday season can easily become a thorny subject. Here are a few tips to help you create a holiday schedule that works for both your crew and your bottom line.

Know when to close

While you may want to capitalize on potential holiday profits, it's important to consider your employees' personal lives. They have lives outside of work, may want to spend time with loved ones or simply use the day to rest and recuperate. Major holidays, such as Christmas, Thanksgiving, New Year's Day and Independence Day, are good days to close up shop and give your crew some time off.

Keep things even

If you can't afford to close during major holidays, try to rotate your staff so that the same people don't get stuck on holiday duty multiple times. The QuickBooks Resource Center for Small Businesses suggests that you consider both summer and winter holidays when making your schedule, just to ensure that each employee gets an equal number of warm-weather and cold-weather days off.

Use a skeleton crew

Some holidays, like Labor Day or Veteran's Day, aren't big enough to warrant closing your business. However, your employees may consider them holidays and request time off. Depending on the nature of your business, you may want to consider scheduling shortened hours or a minimal crew that can keep the business running smoothly.

Plan ahead

If your employees want time off for a particular day — especially a holiday — ask them to put in their requests as early as possible. Once you've approved their time off, let your other employees know as soon as possible. According to Rieva Lesonsky, CEO of GrowBiz Media, there needs to be well-known rules in place regarding too many employees wanting the same day off. For instance, you may want to establish a first-come-first-serve policy or base time off around employee seniority.

Make it a privilege

You can use incentives to ease the pain of a holiday workday. According to the QuickBooks Resource Center for Small Businesses, holiday pay is the bare minimum of what you should offer your team. Consider throwing in a gift, a free meal or a free day off to use at any other time of the year. If you sweeten the deal, the holiday shift may be seen as something desirable, and your crew won't resent working those extra hours.

Give plenty of notice

Once you've established a holiday schedule, post it as early as possible so none of your employees are taken by surprise. If unexpected circumstances arise and you need more staff to help you fulfill a large order, ask for volunteers as soon as you know you'll need extra help. If you offer incentives, like the ones listed earlier, you should have no problem keeping a few extra hands on deck.

The holidays can be a stressful time for both business owners and employees alike, but these guidelines can help your season run smoothly and keep your employees feeling merry. Of course, before making any changes to your business practices, consult with your business partner or a financial advisor.



Happy Thanksgiving

All Meadows Bank branches will be closed on Thursday, November 28, 2019 for Thanksgiving Day and Friday, November 29, 2019 for Family Day.

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Safe Holiday Shopping

According to the National Retail Federation, 73 percent of consumers plan to use their smartphone or tablet to research or make a purchase this holiday season. Don't let cyber criminals turn your joy into mayhem.

Following some simple cybersecurity tips and practices before and while you shop online will help ensure peace of mind during the holidays and year-round.

TAKE-ACTION TIPS FOR A CYBER-SAFE SEASON

Keep a clean machine. Before picking out that perfect present, be sure that all internet-connected devices ? including PCs, smartphones and tablets ? are free from malware and infections by running only the most current versions of software and apps.

Use a secure Wi-Fi. Using public Wi-Fi to shop online while at your favorite coffee shop is tremendously convenient, but it is not cyber safe. Don't make purchases via public Wi-Fi; instead use a Virtual Private Network (VPN) or your phone as a hotspot.

Lock Down Your Login. Create long and unique passphrases for all accounts and use multifactor authentication (MFA) wherever possible. MFA will fortify your online accounts by enabling the strongest authentication tools available, such as biometrics or a unique one-time code sent to your phone or mobile device.

STAYING PROTECTED DURING THIS TIME OF THE YEAR

Think before you click. During this hectic and heavily-trafficked time, there is a marked increase in the number of ads encouraging users to click on links. If you receive an enticing offer, do not click on the link. Instead, go directly to the company's website to verify the offer is legitimate.

Do your homework. Fraudsters are fond of setting up fake e-commerce sites this time of year. Prior to making a purchase, read reviews to hear what others say about the merchant. In addition, look for a physical location and any customer service information. It's also a good idea to call the merchant to confirm that they are legitimate.

Consider your payment options. Using a credit card is much better than using a debit card; there are more consumer protections for credit cards if something goes awry. Or, you can use a third-party payment service instead of your credit card. There are many digital wallet payment services you can use to pay for purchases – like Apple Pay – without giving the merchant your credit card information directly.

Watch what you give away. During this season of giving, be alert to the kinds of information being collected to complete your transaction. If the merchant is requesting more data than you feel comfortable sharing, cancel the transaction. You only need to fill out required fields at checkout and you should not save your payment information in your profile. If the account autosaves it, after the purchase go in and delete the stored payment details.

Keep tabs on your bank and credit card statements. Be sure to continuously check your accounts for any unauthorized activity. Good recordkeeping goes hand-in-hand with managing your cybersecurity. Another tip for monitoring activity is to set up alerts so that if your credit card is used, you will receive an email or text message with the transaction details.

Meadows Bank has tools to help. Meadows Bank offers many levels of protection for your bank account through account alerts, MFA, mobile payments, fraud protection, and much more. To learn more about these, and other tools, visit [meadowsbank.bank](https://www.meadowsbank.bank/), or email hereforyou@meadowsbank.com.

We Understand Your Business

We can customize any or all of our business service tools in order to give you the peace of mind and confidence in knowing that your business is moving forward. Our team of experienced professionals will suggest the products and services that will help you manage your cash flow more effectively, while putting you in control – reducing costs and saving time!

- Treasury Management Online
- ACH File Processing
- Remote Deposit Capture (RDC) / Mobile Remote Deposit Capture (mRDC)
- Online Banking Services
- Lockbox Services
- Zero Balance Accounts
- Account Sweeps
- Positive Pay
- Card Products and Controls
- Courier Services

To learn more, or to put together a package of products and services that best meets your needs, contact us at hereforyou@meadowsbank.com (Opens in a new Window).

