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Meadows Bank Out and About in our Community this Holiday Season!

- On November 8th, we celebrated 10 Years in Pahrump. Thank you to all who helped us reach this milestone and who came out to help us celebrate!!
- On November 8, 2019, Meadows Bank sponsored and participated in Leadercast Women 2019, a one-day leadership conference and expo put on by the Gilbert Chamber of Commerce. Christie Boutain, Vice President/Commercial Loan Officer at Meadows Bank in Phoenix, AZ and Board member and Chair of the Chamber's Women Empowered Committee, moderated the event where nine world-renowned women leaders shared inspirational stories and women came together to build upon their leadership skills.
- Thank you to all who joined us for drinks, appetizers and networking at our Harvest Happy Hour on Wednesday, November 13, 2019 from 4-6pm at The Gladly next to our branch in Phoenix. Such a great turnout! And thank you to Old Republic Exchange for co-hosting and for all who made donations to Phoenix Children's Hospital.
- Marcus Phillips, Vice President/Relationship Manager, had the honor of attending the Anti-Defamation League's "Imagine a World Without Hate" Gala on November 21, 2019 with members of his Leadership Las Vegas 2019 Class.
- We attended the open house for the new offices of the Korean American Chamber of Commerce on December 3, 2019.
- We were proud to sponsor the Washoe County Bar Association (WCBA) Luncheon on Wednesday, December 11, 2019 at the Harrah's Convention Center.



How to Give Back to Your Community in the New Year

How to make your community better in the New Year

The New Year is almost here, and that means New Year's resolutions are going to start stacking up like old magazines. While most people take the beginning of a brand new calendar as an opportunity to commit themselves to self-improvement, the New Year is also a fantastic opportunity to make the world a better place for everyone, not just yourself. Here are a few ways you can give back to your community in 2020.

Donate your time

There are countless ways to use your free time to help others. Most cities operate homeless shelters and soup kitchens, both of which are almost definitely in need of volunteers. Similarly, even if the holidays are past, the beginning of a new year can be a very lonely time for people whose families are away. Consider spending some time visiting with senior citizens in a senior center or hospice. Interacting with someone other than a doctor for even a few hours a week can raise spirits and give the elderly something to look forward to. Additionally, you might get to hear some incredible stories from their lives.

It's not just people that could benefit from a little bit of help in 2020. Animal shelters are always looking for volunteers to help care for abandoned pets, run adoption events, and assist any visitors. You can also sign up to be a part of a local wildlife preservation group, parks and recreation board, or environmental conservation organization. If you're looking for something a bit less structured, you can always take it upon yourself to pick up garbage on the side of the road or in public spaces.



Donate your money

Between work, family, and other obligations, you may not have the time to volunteer at a shelter or clean up your city. Thankfully, there are countless nonprofit organizations and national causes that accept charitable donations so they can fund work on the issues you care about. You can donate money to a museum, local arts group, women's shelter, or virtually anything else. The other major benefit to contributing money rather than time is that the cause you support doesn't have to be local. You can contribute to cancer research, humanitarian efforts overseas, and disaster relief anywhere in the world. The result may not be as immediately noticeable, but you're still helping to make the global community better for everyone.

Spread the word

If you find yourself strapped for both time and money, you may feel like you have nothing to offer, but you do. Spreading information to the far reaches of the globe has never been as easy as it is today, and you can use that enormous network to raise awareness of a cause you feel passionate about. People can't support a movement or charity if they haven't heard of it, so by telling the world about a way they can help to make a difference, you are making a difference too.

Volunteering time, donating money, and raising awareness can have a real, tangible effect on your community and the world itself. Regardless of how you do it, make 2020 the year that your New Year's resolution is about giving back to your community and making the world a better place.

5 TIPS TO AVOID A FINANCIAL FROSTBITE THIS HOLIDAY SEASON

There are so many people to shop for during the holidays, and big sales can make it easy to overextend your finances in the hustle and bustle of the season. It's essential to map out a holiday spending plan to avoid a financial frostbite in the New Year.

Below are five habits Americans should consider to help relieve the financial stress of the holidays:

- **Create a budget and stick to it.** Set a dollar amount based on what you can afford this holiday season. Avoid shopping sprees and impulse purchases. Be sure to include a cushion for additional expenses beyond gifts, like decorations, wrapping paper, greeting cards and postage. Keep in mind the end of the year is a time when large annual or semi-annual costs like car insurance, life insurance and property taxes arise.
- **Make a "nice" list.** Jot down a list of everyone you plan to give gifts to this year and denote how much you can spend on each person. Consider making homemade presents, like photos for grandparents or cookies for your kids' teachers. This list is also good place to factor in the total amount you plan to donate to charities and how much each charity will receive.
- **Shop early (and shop around).** Avoid putting a major strain on your wallet and your sanity by taking advantage of other big holiday sales that happen earlier in the year. This also gives you more time to compare prices and identify the best deals. As a bonus, you also get to avoid holiday shopping crowds.
- **Save your receipts and monitor your account.** Keep track of your expenses and add them up weekly to be sure you're sticking to your budget. You can also use online and mobile banking features to easily monitor your accounts and pay your bills. Be sure to keep receipts or acknowledgement letters for any charitable donations you have made if you want to receive tax deductions in the spring.
- **Plan ahead for next year.** Review how much you spent in this past year and start a dedicated fund for next year's holiday season. Setting money aside throughout the year will make budgeting for gifts and other holiday expenses easier.



Keep Your Children Safe Online

During the winter break from school, kids may be inclined to spend lots of time online in social media, digital arcades, or online app stores to download the latest game to play on their new electronic device.

For some kids, this may be their first venture into cyberspace, others may have a sense of over-confidence and thus let down their guard.

We hope the following will prove to be valuable when teaching youngsters how to protect themselves online.

Tips For Parents

Every child is taught basic physical safety and security, like not talking to strangers and fastening seat belts before driving. Teaching young people easy-to-learn life lessons for online safety and privacy begins with parents leading the way.



Share with care – What you post can last a lifetime:

Help your children understand that any information they share online can easily be copied and is almost impossible to take back. Teach them to consider who might see a post and how it might be perceived in the future.

Personal information is like money. Value it. Protect it.:

Information about your kids, such as the games they like to play and what they search for online, has value – just like money. Talk to your kids about the value of their information and how to be selective with the information they provide to apps and websites.

Post only about others as you would like to have them post about you:

Remind children and family members about the golden rule and that it applies online as well. What they do online can positively or negatively impact other people.

Own your online presence:

Start the conversation about the public nature of the internet early. Learn about and teach your kids how to use privacy and security settings on their favorite online games, apps and platforms.

Remain positively engaged:

Pay attention to and know the online environments your children use. In the real world, there are good and bad neighborhoods, and the online world is no different. Help them to identify safe and trusted websites and apps. Encourage them to be cautious about clicking on, downloading, posting and uploading content.

Stay current. Keep pace with new ways to stay safe online:

Keep up with new technology and ways to manage privacy. Visit staysafeonline.org or other trusted websites for the latest information about ways to stay safe online. Talk about what you discovered with your family and engage them on a regular basis to share what they know about privacy.

Meadows Bank is committed to helping our clients keep their valuable information safe. If you would like to learn more about our banking products, such as student accounts, or tools we have to protect your non-public information, please visit www.meadowsbank.bank or email hereforyou@meadowsbank.com.

Next month's article will focus on National Data Privacy day which is observed annually on **January 28**. Be sure to look for that article for more help to be #PrivacyAware

New Electronics for the Holidays??

After unwrapping your new wearable device, phone or tablet, it's time to set up your favorite mobile banking app and your digital wallet. Meadows Bank can handle all of your electronic and digital banking needs, including Apple Pay, Samsung Pay and Android Pay, so don't forget to take a moment and connect your accounts, debit cards, etc. to your new toy.



