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## Welcome to Our Newest Employees

### Spanish Ridge

John De Guzman – Junior Servicing Financial Analyst

Alexis Abercrombie – Deposit Support Specialist

John D'Amore – Courier

Onasis Arrechavala – Servicing Financial Analyst

Christopher Collins – eBanking Specialist

Cherry Brown – Teller

Kimberly Tinelli – HR/Payroll Specialist

### Henderson

Miranda Sanders – Teller

Irma McDow – VP/Branch Relationship Manager

Julian Picasso – New Accounts Representative

### Pahrump

Stacy Simpson – Teller

### Reno Downtown

Sabeen Ahmad – Senior Teller

Shawntel Bacon – Teller

### Phoenix

Tyler Smothermon – Teller

### Other

Monique Walsh – SBA SVP/Business Development Officer – Florida

Lisa Coats – SBA VP/Operations Officer – Texas

## Reduce Your Cost Per Hire Using These Tools

### High-tech and traditional strategies to cut recruiting costs

Quality employees are the lifeblood of any successful company, but recruiting good candidates can be an expensive process. In addition to cutting into your profits, recruiting can cost your team valuable time and energy. Here are a few tips to reduce your cost per hire without compromising your standards.

#### Skip the traditional job fair

The Internet is a valuable hiring tool — it offers a plethora of ways to find talent without breaking the bank. Online job fairs can help you connect with candidates who are ready and eager to work — while sparing you the expense of traveling, creating promotional materials, setting up a booth and putting aside time to recruit at a traditional job fair.

#### Revamp your website

While online job fairs are a great resource, they're limited-time events. Your company's website is always available, so consider putting a recruiting page on your site. If your small business is on the larger side, consider launching a career site to make it easy and affordable to collect resumes and screen candidates.

#### Scope out social media

According to GlobalHR Research, social media platforms can act as a free, easy-to-use way to find qualified candidates — so don't be afraid to tap resources like LinkedIn, Facebook and Instagram to find and screen potential employees. Their social media pages can even give you a preview of their work, which is especially valuable when you're looking to hire someone to fill a creative position. If you don't know where to start looking for candidates, try using the social media platform's hashtags.

#### Get creative with interviews

It can be incredibly time-consuming to interview each applicant for a position. Since time is money, streamline the process by screening candidates through an online video interview using a platform like Skype or EasyHire.Me. Not only do online interviews save money on travel expenses, but they also allow you to screen applicants more quickly than in-person interviews. Furthermore, they're particularly helpful if you're recruiting people who live out-of-state. If you'd rather get to know your candidates face-to-face, try hosting group interviews. This novel method lets you see how your candidates interact with one another, giving you a preview of how they might integrate into your existing team.

#### Turn your employees into talent scouts

If your current crew consists of hardworking, dedicated and talented people, they may have friends and family members with similar qualities. According to Catherine Hess, a contributor to Recruiter.com, referred employees tend to be high-quality workers who have an easier time fitting in with the company culture. Hess also adds that referred employees are frequently high performers with good retention rates. To further sweeten the deal, you can offer your employees an incentive for referring a new hire.

#### Know when to hire a full-time employee

Before posting a job opening for another full-time position, consider the responsibilities that are bogging down your team. If those tasks can be outsourced, you might be able to save money by hiring freelancers through a platform like Guru, Upwork, or Freelancer.com. According to Brian Martucci, a contributor to Money Crashers, hiring freelancers can help reduce your labor costs. When you hire a contract employee, you're only paying for the work they complete, so you're not funding their healthcare, retirement savings or paid leave.

No matter what kind of business you run, it's important to keep your expenses under control. If you're looking to cut costs in your recruitment process, discuss these options with your business partners and financial advisor to see which strategies fit your business best.



## Don't Skip These 5 Spring Films

### You won't want to miss these intriguing new movies

Are you itching to get to the movies, but you're not sure what to see? Get to know more about these upcoming releases and you might discover your new favorite film.

#### "I Still Believe"

Singer Jeremy Camp made his way onto the contemporary Christian charts after releasing his album "Stay" in 2003. That album was created during one of the toughest times of his life and features the song "I Still Believe," which was written after his wife Melissa died of ovarian cancer in 2001. In the film, up-and-coming actor KJ Apa portrays a young Camp when he first meets Melissa (Britt Robertson) and marries her, despite knowing that she was dying. The film also leads up to Camp's major success and his inspirational journey of meeting his current wife, Adrienne.

#### "Greyhound"

Tom Hanks doesn't just impress moviegoers while on the big screen; he's also been known to produce and direct major films. "Greyhound" is a war drama — co-written, produced and starring Hanks — based on "The Good Shepherd" by C. S. Forester. The film tells the story of Navy Commander Ernest Krause (Hanks) on his first war assignment during the middle of World War II, specifically during the Battle of the Atlantic, on the USS Keeling (code-named Greyhound). Krause must lead his troops across the North Atlantic and protect the merchant ships they're escorting from the German U-boats that are planning to attack.

#### "Artemis Fowl"

Fans of the "Artemis Fowl" books have been clamoring for a film adaptation of the first novel in the Eoin Colfer young adult fantasy series for years. In the new Disney film, Ferdia Shaw is Artemis Fowl II, an incredibly smart 12-year-old who comes from a family of criminal masterminds. Artemis is on a mission to find his father, who mysteriously vanished, and must enlist the help of servants, butlers and friends along the way. Keep an eye out for Dame Judi Dench as Commander Root as well as Josh Gad as Mulch Diggums in this long-awaited movie.

#### "The Woman in the Window"

For a star-studded mystery thriller, you'll want to add "The Woman in the Window" to your movie list. The film is based on the 2018 novel of the same name, written by Dan Mallory under the pen name A. J. Finn. Amy Adams stars as Anna Fox, an agoraphobic psychologist who spends her days looking through her window at her new neighbors, played by Julianne Moore and Gary Oldman. When something suspicious occurs next door, she finds herself in the middle of a crime scene and must decide whether or not to call the authorities.

#### "Antebellum"

Who says we have to wait until October for scary movies? From the producer of "Get Out" and "Us" comes "Antebellum," a horror film that's sure to garner buzz for its social commentary and exquisite visuals. Janelle Monae stars as Veronica, an author who finds herself transported back in time to the Civil War era as a slave. While encountering chilling characters and puzzling circumstances, Veronica must put the pieces together and solve a mind-bending mystery before it's too late.

Whether you're looking for an inspirational feel-good movie, a fantasy getaway or a spooky scare in the middle of spring, you'll definitely want to check out any one of these new films.



## Voted Best Bank in Pahrump - Again!

Thanks to the nearly 6,200 of you who nominated, voted, and showed your support for your favorite local businesses in our 2019 Best of Pahrump Awards.



## Elder Financial Abuse

In this month's article, we address a prevalent and ongoing crime that is committed against the aging population – Elder Financial Abuse. This crime is among the most insidious because it is committed against those who are, in some cases, trusting, suffer from cognitive impairment and may have less exposure to or interest in financial technology.

The Federal Deposit Insurance Company (FDIC), has published the following article on their web site <https://www.fdic.gov/consumers/consumer/news/april2019.html>

Meadows Bank is concerned about all financial crimes and the impact to victims. Through this customer awareness article, we bring you information about certain cybercrimes and tips on how you can protect yourself and your loved ones. To that end, we are sharing the FDIC article in its entirety, and the hyperlink above to the official website where the original article can be downloaded in PDF format.

Be organized, proactive, and aware to protect yourself, family and friends from financial abuse.

It's easier than ever to handle our finances without setting foot inside a bank with so many advances in technology, but these changes have also made fraud and financial abuse a prevalent problem for older adults. Most elder financial abuse involves scams, forgery, identity theft, or undue pressure to give someone access to property or funds by simply providing information over the phone. Older adults are often targeted for such exploitation because they may be perceived as trusting, they may be cognitively impaired, they may have more funds available after a lifetime of saving, and potentially less exposure to technological advances.

### **Tips for Protecting Finances**

Seniors can protect themselves from financial abuse by making sure financial records are organized and being aware of how much money is in all accounts. In addition, you can protect your assets by talking to someone at your bank, an attorney, or a financial advisor to discuss your options for ensuring your wishes for managing your money and property are followed in the event you become incapacitated. Other activities to help protect yourself include:

- Carefully choosing a trustworthy person to share your financial planning matters with so they can assist you with tracking your finances if you are unable to do so yourself.
- Locking up your checkbook, account statements, and other sensitive information.
- Ordering copies of your credit report to review for suspicious activity. (You are entitled to a free copy of your credit report from each of the three major credit bureaus once every twelve months. To order your free annual reports, go to [AnnualCreditReport.com](http://AnnualCreditReport.com) or call toll-free 1-877-322-8228.)
- Never providing personal information, including your Social Security number, account numbers, or other financial information to anyone over the phone unless you initiated the call.
- Asking for details in writing and getting a second opinion from a financial advisor or attorney before signing any document you don't understand.
- Paying with checks and credit cards instead of cash to have records of transactions.

### **Tips for Family and Friends**

Family and friends can also help by being aware of the many ways in which an older person may be financially exploited. There are many scams and frauds that attempt to get bank account information or Social Security numbers from the elderly to steal their identity or money. Be on the lookout for signs of possible financial abuse, including:

- Unexplained account withdrawals.
- Another individual unexpectedly making financial decisions on the older person's behalf.
- Disappearance of funds or valuable possessions.
- Unanticipated transfer of assets to another individual.
- Sudden changes to a will or other important financial documents.
- Suspicious signatures on checks.

If you suspect elder financial abuse, talk to the victim to determine what is happening and who is involved. For instance, you'll want to know whether a new person in their life is helping them manage their money or a relative is using their credit card without permission. If financial abuse seems likely, you may want to contact your state's adult protective services and the local police for assistance.

You should also contact any bank or other financial institution involved to notify them of the potential abuse, and they may be able to assist you. They may not be able to provide you with specific information about accounts or transactions due to privacy laws, but they have the ability to review information for potential abuse as well as the resources to report abuse.

Also be aware of consumer financial protection regulations that help protect funds withdrawn from an account without authorization. For example, most cases of fraud and identity theft are committed using an access device, such as when an individual steals an older person's debit card and pin number to withdraw money from a checking account.

The Electronic Fund Transfer Act, which is implemented through Regulation E, protects consumers from losses that may occur as a result of certain unauthorized electronic financial transactions, such as unauthorized ATM withdrawals and point-of-sale terminal transfers in stores. If a debit card or the card number is used to make an unauthorized withdrawal from a checking or savings account, you can minimize your losses by contacting your bank as soon as possible. Your maximum liability under Regulation E is \$50 if you notify your bank within two business days after learning of the loss. Additionally, many credit card issuers have zero-liability policies, meaning that customers typically do not pay for unauthorized transactions, so contact your credit card issuer as soon as you discover any.

*For more information on elder financial abuse, visit:*

Spotting elder financial abuse ([www.consumer.ftc.gov](http://www.consumer.ftc.gov))

Protecting older adults from fraud and financial exploitation ([www.consumerfinance.gov](http://www.consumerfinance.gov))

## Save time by managing your money on the go - Part Two

As a business owner, you are likely to spend a good portion of your time in the bank or doing bank-related activities to keep your business's finances in order. Banking can be time-consuming, but online banking makes it easier for entrepreneurs to handle the most basic banking activities via a laptop or Internet-ready mobile device. Taking advantage of online banking will allow you to maximize your time, and the bank's online security measures protect sensitive information.

Bank on your terms and your schedule. Online banking makes it easy to access your account information at anytime and from anywhere, making banking possible while away on business, at odd hours or while out of your bank's region. If you want to check the books at 4:00 AM, simply turn on your computer and conduct your company's banking business. Eliminate trips to the bank. Simply sign in to your account, and you're in control of company finances. Bring your commercial bank to you, work on your schedule, and in your office, with all the features you need. Online banking brings your business bank to you – any time.

Though it seems minimal, the costs associated with mailing monthly payments to a vendor do add up over time. Business owners can reduce expenses for checks, postage stamps and envelopes by using online banking.

### Treasury Management Online Banking

Real time account balances and transfers

Ability to add additional users and customize the level of access per user

Bill Pay

Mobile App

Positive Pay (fees apply)

Wire Transfers (fees apply)

Remote Deposit Capture (and Mobile Remote Deposit Capture) (bank approval and fees apply)

ACH Origination (bank approval and fees apply)

Extensive Online Reporting Tools



