

In This Issue:

- **5 Relaxing Hobbies to Help You De-Stress**
Try one of these hobbies to help you chill out
- **Charity Fraud**
- **Measures You and Your Business Can Take to Add Additional Controls to Digital Banking Activities**
- **PPP Forgiveness Process Update**
- **What Clients are Saying About Their Meadows Bank Experience During the Pandemic**

What Clients are Saying About Their Meadows Bank Experience During the Pandemic

Meadows Bank is here to work with our neighbors to make sure our community is strong and standing tall when this crisis passes.

Here's what a couple of our clients had to say!

"As small family business owners; we used Meadows Bank for our PPP loan after trying with our "big bank" who failed on every level. We were and are treated as their "most important" client with the utmost professionalism on every level. In our initial conversation, (yes, we actually spoke with all involved throughout the process at Meadows Bank!) we had all our questions/concerns answered immediately. They are a Superstar team of experts in loans/funding, allowing us to be stress free and finally able to sleep knowing that Meadows Bank had our back! We hit the jackpot with all at Meadows Bank and are forever grateful for them and all their work they did to secure our PPP loan. Cannot say enough good things about them – Thank You!"

Tom and Ingrid - IITC Inc./Life Sciences

"We'd like to thank the entire team at Meadows Bank for their professionalism and responsiveness in securing Caltrol's PPP loan. Their knowledge of the SBA lending process and "hands-on" approach were instrumental in ensuring a successful transaction. Our overall appreciation, satisfaction and respect cannot be understated. Thank you Meadows Bank!"

Michael J. Threet, CPA, Chief Financial Officer - Caltrol, Inc.

"Meadows Bank has been such a wonderful resource for my business. When I had difficulty getting an application for the SBA Payroll Protection Program through my prior bank, I reached out to Meadows and they were able to help me. Throughout the process, the people at Meadows were responsive, informed, and helpful. I opened my first account with Meadows and the staff opening my account were great to work with. I needed to send a wire right away when my PPP funds arrived and was given great personal attention in making sure my needs were met. I would recommend Meadows Bank to any person and certainly to any business person who wants a bank that cares about their customers."

Emily McFarling, Esq. - McFarling Law Group

"Never before has it been so important to have a solid banking relationship with a bank that truly cares about its customers! My company, Better Lunch, provides made from scratch meals to schools throughout Las Vegas. When COVID-19 struck my revenue dropped 90%. Meadows Bank quickly stepped in to assist me with processing the PPP loan, which was processed in record time thanks to their proactive team! After speaking to other business owners, I found that this service and speed was an exception compared to the experience others had when trying to navigate their way through this loan process. Meadows Bank clearly cares about their business owners and Las Vegas residents!"

Stephanie Springel, Owner - Better Lunch

5 Relaxing Hobbies to Help You De-Stress

Try one of these hobbies to help you chill out

If you're feeling a bit out of sorts and need to find a way to relax, there are plenty of hobbies to help you get to total Zen. From outdoor activities around the house to simply writing down your thoughts, you can easily find solace.

Gardening

Take advantage of the nice weather and head outside to de-stress for a bit. A recent study in the Netherlands suggested that gardening can help fight stress better than other leisurely activities like reading or listening to music. You'll want to do research on your climate, though, and which plants are best for your area for a specific time of the year. The amount of sunlight, heat and moisture your yard gets will also help determine what green buddies you should plant.

Knitting and crocheting

If you'd rather stay indoors and double your relaxing time with crafting, opt for crocheting or knitting. The easier of the two hobbies is crocheting and you can find simple patterns and packs online through popular craft stores. Cross-stitching is also a simple process with pre-made designs available to purchase. But if you're really feeling up for a challenge that will occupy your mind, try following along with knitting tutorials online and create a scarf for when the chilly weather comes back.

Coloring

In recent years, adult coloring books have become increasingly popular. Sitting down and taking the time to focus on filling in spaces on a page may seem simple, but freeing your mind of everyday stressors can seriously help you relax. Online retailers have large varieties of coloring books available from your favorite TV shows and movies. You could also download a coloring app on your phone, like Happy Color, which is free (with advertisements) and allows you to color thousands of images.

Puzzles and games

Put on some calming music, clear the table and grab a puzzle. If you want a quick jigsaw getaway, go for a 500-piece puzzle. For those long weekends or at-home vacations, get a more involved 1,000- or 2,000-pieced challenge. Cooperative board and puzzle games are also great for de-stressing since you work together with friends or family to win (instead of stressfully competing against each other).

Journaling

The benefits of journaling are quite extensive. Doing this simple task of writing down your thoughts can help you stay organized, assist you in setting and achieving your goals, clear your mind and inspire creativity. Quite possibly the best part about journaling is choosing a beautiful journal and then making it your own with fun designs. If you're not sure where to start, look online for different types of journaling formats and pre-made templates.

Life can be incredibly hectic — especially right now. It's important to know your limits, take a breath and set aside time to de-stress. Take up any one of these hobbies to get a head start on reaching total relaxation.



PPP Forgiveness Process Update

Meadows Bank has begun to hear from borrowers who are ready to submit for the forgiveness stage of their PPP loan; however, we are still waiting for additional guidance from the SBA on the forgiveness process. At this time we have not received any direction from the SBA as to what the Bank is supposed to do with the applications once they are received – where to send the applications, whether or not we need to complete a form recommending approval of the forgiveness, or how the SBA is going to pay the forgiveness amount to the Bank to reduce the loan balance. We are unable to accept forgiveness applications until the SBA provides the complete process to the Bank.

In order to make the forgiveness process as painless as possible for everyone, Meadows Bank is researching online technology partners to assist in these efforts. This will allow borrowers to complete the forgiveness application online, with an entirely paperless process (no paper applications will be accepted). Once we have selected a technology partner, each borrower will receive a link to login and complete the forgiveness process online. Thank you for your patience as we obtain the necessary information from the SBA and figure out the best online partner for this process.

Charity Fraud

Events recently reported on in the news regarding the Novel Coronavirus Global Pandemic and the international protest against police injustice have led fraudsters to exploit the caring nature of people who want to help victims. Sadly, those who are trying to do good toward others, at times themselves become victims of financial crime and/or cybercrime.

Criminals use headlines and sensational news stories to coerce others into sending them money in support of their so-called 'charities.' To do so, they may create false social media accounts (with the option to donate via the app), make unsolicited phone calls, or send fraudulent emails. How can you protect yourself from becoming a victim of this criminal activity?

The Federal Trade Commission (FTC) has prepared the following guidelines to help all those who wish to make a charitable donation to be prepared to spot charity fraud.

Things To Consider Before Giving to a Charity

You want your donations to count. That's why it's important to ask questions whenever you're asked to give — whether over the phone, in direct mail, or online. Do some research before donating. You should know, for example, exactly how much of your donation goes to the program you want to support. Don't donate until you're sure it will make a difference. Here are some things you can do to make sure your donations get where they'll do good — and help you avoid donating to a scam.

If you want to give to charity:

- Search online for the cause you care about — like "hurricane relief" or "homeless kids" — plus phrases like "best charity" or "highly rated charity." Once you find a specific charity you're considering giving to, search its name plus "complaint," "review," "rating," or "scam." If you find red flags, it might be best to find another organization.
- Check out the charity's website. Does it give information about the programs you want to support, or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can't find detailed information about a charity's mission and programs, be suspicious.
- Use one of these organizations to help you research charities: BBB Wise Giving Alliance, Charity Navigator, CharityWatch, and GuideStar.
- Before you donate through an online portal that lets you choose from a list of charities, read the article *Donating Through an Online Giving Portal*, available at [FTC.gov/Charity](https://www.ftc.gov/charity). It explains how these online giving portals work.

If you get a call from a fundraiser:

- You don't have to give over the phone. Don't let any caller pressure you. A legitimate charity will be happy to get your donation at any time, so there's no rush. Take time to do the research.
- Ask the fundraiser for the charity's exact name, web address, and mailing address, so you can confirm it later. Some dishonest telemarketers use names that sound like large well-known charities to confuse you.
- Ask how much of your donation will go directly to the program you want to help. Then, call the organization directly and ask them, too, or see if the information is on their website. What else does the charity spend money on? Some fundraising can be very expensive, leaving the charity with little money to spend on its programs.
- Ask if your donation will be tax-deductible. Not every call seeking a donation is from a charity. Some calls might be from Political Action Committees or other groups where donations are not deductible. You can make sure that your donation is to a charity and tax-deductible by looking up the organization in the IRS's Tax Exempt Organization Search.

If you get a donation request through social media or a crowdfunding site:

- Research any charity before you give. Also, if tax deductions are important to you, remember that donations to individuals are not tax deductible.
- The safest way to give on social media or through crowdfunding is to donate to people you know who contact you about a specific project. Don't assume solicitations on social media or crowdfunding sites are legitimate, or that hyperlinks are accurate — even in posts that are shared or liked by your friends. Do your own research. Call your friends or contact them offline to ask them about the post they shared.
- You can always go directly to a charity's website and donate directly that way.

If you're ready to donate:

- Be careful how you pay. If someone asks you to pay by giving them the numbers from a gift card, or by wiring money, don't do it. That's how scammers ask you to pay. It's safest to pay by credit card or check — and only after you have done some research on the charity.
- If someone wants you to leave your donation in cash under your doormat, be suspicious. You're probably dealing with a scammer.

After you've donated:

- Review your bank account and credit card statements closely to make sure you're only charged the amount you agreed to donate — and that you're not signed up to make a recurring donation.
- It's a good practice to keep a record of all donations.

How to avoid donating to a sham charity:

- Don't let anyone rush you into donating. That's something scammers do.
- Don't feel pressured to donate. Scammers will say anything to get you to give them money. They may say you already pledged to make the donation, or that you donated to them last year. They may even send you a mailer that says you already pledged. Don't let that pressure you into paying what could be a scammer.
- Don't trust your caller ID. Technology makes it easy for scammers to have caller ID say the call comes from anywhere, including your local area code, or from a particular name. In reality, the caller could be anywhere in the world. If you want your donation to help your local community, ask questions about where your donation will be used and how much of your donation will be spent there.
- Check out the name of the charity, especially if it sounds like a well-known organization. Some scammers use names that sound a lot like other charities to trick you.
- Watch out for solicitations that give lots of vague and sentimental claims, but give you no specifics about how your donation will be used.
- If someone is guaranteeing you sweepstakes winnings in exchange for a contribution, that's a scam.

How to handle calls from telemarketers:

- Even if your number is on the National Do Not Call Registry, the Telemarketing Sales Rule lets fundraisers asking for charitable solicitations to call you until you tell them to stop. To do that, ask to be placed on the charity's do not call list.

Fundraisers who call you must follow other rules too:

- They can't call you before 8 a.m. or after 9 p.m.
- They must tell you the name of the charity they're calling for and tell you if the purpose of the call is to seek a donation.
- **They can't deceive you or lie about:**
 - The fundraiser's connection to the charity.
- The mission or purpose of the charity.
- Whether a donation is tax deductible.
- How a donation will be used, or how much of the donation actually goes to the charity's programs.
- The charity's affiliation with the government.
- They can't use a robocall or prerecorded message to reach you unless you have supported the charity in the past.
- The caller ID on your phone must show the name of the charity or fundraiser, along with a number that you can call to ask to be placed on the charity's do not call list.

If a fundraiser breaks any of these rules, that's a red flag. Do some more research before you donate to them. If you think you've been contacted by a scam charity, or a fundraiser that is not following the rules, please tell the FTC: [FTC.gov/Complaint](https://www.ftc.gov/Complaint). It's most helpful to tell the FTC the name of the charity or fundraiser and why you think it was a scam.

How to donate wisely and avoid scams

-  **Look up a charity's report & ratings:**
 - [give.org](https://www.give.org) • [charitywatch.org](https://www.charitywatch.org)
 - [guidestar.org](https://www.guidestar.org) • [charitynavigator.org](https://www.charitynavigator.org)
-  **Never pay by gift card or wire transfer.**
Credit card and check are safer.
-  **Watch out for names that only look like well-known charities.**
-  **Search the charity name online.**
Do people say it's a scam?
-  **Ask how much of your donation goes to the program you want to support.**
-  **Donating online?**
Be sure where that money is going.

Federal Trade Commission • [ftc.gov/charity](https://www.ftc.gov/charity)

Measures You and Your Business Can Take to Add Additional Controls to Digital Banking Activities

As we touched upon in last months newsletter, financial fraud is on the rise in this country which is why it is more important than ever that you take the necessary steps to protect your account from being compromised electronically. Below you will find some ways Meadows Bank makes it easy for you to keep your money, personal information and digital devices safe and secure.

Consumer Customers

- On the mobile banking app, secure your accounts using biometrics - such as facial recognition, fingerprints or iris scans.
- Create customized balance alerts and transaction alerts within our online banking system. These alerts can be received via text message, email, push notification or within your app message center.
- Suspend and unsuspend your debit card when necessary to prevent unauthorized activity via our mobile app and online banking system.
- Securely communicate via online chat with a member of our Electronic Banking Department to quickly and efficiently answer questions or concerns you may have.

Treasury Management Customers

- You can create user specific alerts to monitor all of aspects of your business in real time via text alerts, email alerts and notifications within the Treasury Management System.
- Dual control options are available for all transaction activity within the Treasury Management System including Bill Pay, ACH, Positive Pay, Transfers and Wires.
- The Secure Message Center within the Treasury Management System allows users to speak with bank personnel securely.
- You can set individualized Wire, ACH, Bill Pay and Internal Transfer limits for each of your Treasury Management users.

