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Best of Las Vegas 2020

We sure would appreciate your vote for Meadows Bank as the Best Bank in Las Vegas!! Please follow the instructions below. You can vote 1 time each day between now and September 25th. And remember, you can vote 1 time each day on each of your devices.

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

Click on "Services" category

Click on "Bank" category

Click on "Meadows Bank"

Click on "Review My Ballot"

Click on "Submit Ballot"

Thank You!!!

Helpful Ways to Organize Your Garage

How to make the most of your garage space

If there's no longer room to park, the junk is piling up or you spend far too much time searching for the items you need, it may be time to organize your garage. If that seems like an intimidating prospect, these tips will help you get started and put your efforts on the path to success.

Don't forget to plan and prep

Before you rush to rearrange and dejunk your garage, you should put together a plan for how you're going to proceed. Can you tackle the whole garage at once or do you need to split the task into multiple days or sections? Do you mainly need to get rid of unwanted items, or will you be changing the whole layout around? Where will everything go? Do you need to install new shelving or any other furnishings? Once you have a plan, make sure you also gather everything you need: garbage bags, cardboard boxes, plastic bins, organizers, cleaning supplies and anything else necessary to make your project a success.

Sorting through the mess

If your garage is especially cluttered or packed full, figuring out where to start can be intimidating. To sort through it all, start by putting everything in three different piles. The first pile should hold items you want to keep, the second pile should include things you intend to give away or sell and the third pile should be made up of everything you plan to discard. Be sure to have a plan for the things you're getting rid of so they don't continue taking up space after you're done sorting.

What's your system?

As you add to your "keep" pile, think about how you want to sort these things. You could store them by category (sports gear, lawn care, car care, tools), when you need them (winter, spring and so on), frequency of use or a combination of these approaches. Thinking this through will help you organize the garage more effectively — and keep it from getting messy again. For example, make sure frequently used items are easy to find and reach, while things you don't use often can be placed in harder-to-reach areas.

Organizational options

What's the best way to keep all your garage items organized? First, make sure you have plenty of bins and boxes on hand to hold everything. If possible, label these so you can easily find what you're looking for. Second, save space by storing items off the ground as much as possible. Wall-mounted shelves, cabinets, pegboards, hooks and slotted wall panels are all solid organizational solutions, depending on your needs and your garage's specific layout. Third, designate plenty of out-of-the-way space for bulkier items like lawn mowers, large tools and anything else you can't shelve or hang.

Safety precautions

As you organize your garage, one of your priorities should be safe storage conditions. If you have children, any hazardous chemicals or sharp tools should be locked away in a cabinet. Don't keep propane tanks in the garage at all, as their fumes can ignite easily. Unless your garage is heated and air-conditioned, store temperature-sensitive items like paint cans elsewhere. Paper products and pet foods can be tempting for rodents, so keep those out of the garage as well.

With these tips in mind, you'll be well-prepared to transform your garage into a useful, organized and roomy space for your belongings and vehicles.



7(A) ACH LOAN PAYMENTS TO RESUME OCTOBER 2020

Under the CARES Act, 7(a) Borrowers, whose loan was fully disbursed, were relieved of any obligation to pay the principal, interest and any associated fees that were owed on a 7(a) loan for a 6-month period beginning with the first payment due on a loan after March 27, 2020. The government provided 6 monthly P&I payments for each borrower after their loan was fully disbursed, provided it was fully disbursed by September 27, 2020.

This six (6) month period is expiring for most borrowers with the September 2020 payment, so 7(A) borrowers should be prepared to resume making payments on October 1st. Some borrowers that were still in the disbursement phase of their loan may not have started their 6 months of government paid payments until after April 2020 so may not be required to make a payment on October 1, 2020.

If you are unsure of when payments will resume for your loan, please contact Yasmin Agopian in the Meadows Bank SBA Department at yagopian@meadowsbank.com.

Banks Never Ask That Anti-Phishing Campaign

In conjunction with October being National Cybersecurity Awareness Month, Meadows Bank is joining the American Banker's Association (ABA) in its "Banks Never Ask That" campaign. Banks Never Ask That is an evergreen campaign to help people across America protect their bank accounts.

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be from their bank. Banks of all sizes, and their clients, are suffering significant monetary and reputational losses from these increasingly sophisticated scams targeting their customers. We want to change that.

The FTC estimates that consumers lost \$1.48 billion to phishing schemes in 2018 and the ongoing pandemic has only increased the threat. To combat phishing, the #BanksNeverAskThat campaign uses attention-grabbing humor and other engaging content to empower consumers to identify bogus bank communications asking for sensitive information like their passwords and social security numbers.

Meadows Bank will be sharing information throughout the month of October through our social media channels.

How to Evaluate and Choose the Right Banking Partner for Your Business.

During the PPP process earlier this year, we heard from many small businesses in our community that couldn't get the attention of their current bank. We were able to help many of these businesses in a time that was most important to their continued operations. We thought that we could provide some pointers to those businesses of what to look for when considering making a banking change.

Choosing the right banking partner for your business means more than lending options or processing financial transactions accurately. As a business owner, your focus is on customers, product offerings, sales and daily operations – not on your banking. It's important to have a banking partner that you trust, has the products and services you need to operate effectively and understands your business.

Before meeting with or choosing a bank, take the time to consider what you are looking for from your banking partner. Outline your banking experience expectations, as well as your current and future needs. You don't want a partner that says all the right things in the beginning, but then doesn't deliver once the commitment has been made. Each business is unique with a unique set of needs and goals. An experienced business banker will take the time to understand what is important to you and your company and then personalize the business banking services and solutions to help you grow successfully.

And it's not just your banker. Be comfortable with the team of individuals behind the scenes that are supporting your banker. Your entire banking team should instill confidence in their ability to deliver and go out of their way to quickly solve any issues. Many banks say they have strong customer service – make them prove it – ask for references or testimonials from current clients. Responsiveness is key and personalized caring service is what you deserve!

Make sure your bank has a breadth of solutions - the products, services and technology to make it easier and faster to manage your business - whether it's sophisticated cash management products or simply the ability to make remote deposits. There's no need for your bank to have a branch on every corner any more, with today's technology the bank should come to you!

Your bank should be community minded, supporting local charitable organizations and local enterprises.

Once you have all of this information gathered and are ready to make a choice, changing banks should be a worthwhile experience. When you partner with a team of caring community bankers that focus on you and your business, they will work tirelessly to make the transition from your current bank as seamless as possible.

