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## Kari Golden - CREW President Elect

Our very own Kari Golden, Relationship Manager out of our Henderson branch, is the President Elect for the CREW 2021 Board of Directors.

CREW Las Vegas is managed by a Board of Directors that works together to set and accomplish the Chapter's strategic goals—all of which help to advance the success of women in commercial real estate. Serving on the CREW Las Vegas Board of Directors is a unique opportunity for leadership and networking among other ambitious men and women working in the commercial real estate field. All CREW Las Vegas Board members, officers, and committee chairs serve individual terms of one to two years.

### Reasons to Serve

- Increased visibility within the CRE industry
- Leadership skills and experience that benefit you and your company
- Impact on the future of women in CRE
- Expanded professional connections
- Opportunity to influence direction and benefits of CREW Las Vegas membership

## How to Create a Home Gym on a Budget

### Get buff on the cheap with these tips

Have you missed going to the gym these last few months? If you're on the verge of creating your own home gym but want to keep things budget-friendly, consider these tips before splurging on unnecessary equipment or additional expenses.

#### Choose the space

You'll need the space to create a home gym before doing anything. This could be a garage, basement or a spare room. The key is that you'll want to be sure you have enough room to do all of the exercises that you enjoy while also being surrounded by equipment. Another thing you'll want to consider is checking to see if it's reasonable to exercise in that environment. See how hot it gets in a garage in the summer to assess whether or not you're willing to put yourself through that when pumping iron. If you're going with the spare room route, opt for the lower level of your home, if possible, to avoid the stomping sounds of you doing burpees or jumping jacks. If you live in an upstairs apartment, you may want to avoid exercises like that if you want your neighbors to like you.

#### Determine your core workout

You don't want to go online and buy a bunch of cool-looking equipment that you don't need; that's just silly and financially irresponsible. Plan out your workouts by writing them down on paper or inputting them into an exercise app. This will help you visualize the equipment that you will need when working out and will therefore keep you from purchasing that Superman-designed kettlebell for \$65. Once you've got your workout planned, you can start creating a list of equipment.

#### Search for multi-use equipment

If you plan on doing a ton of curls or other arm workouts, consider buying adjustable dumbbells. This will save you from buying a large assortment weights and will free up some space in your home gym. The up-front cost may seem daunting, but if you continue to strengthen your arms, you'll eventually need heavier weights, and that will end up costing more in the long run. Other options for multi-use equipment includes weighted medicine balls, foam rollers and resistance bands.

#### Don't be afraid to buy used

It may sound gross at first, especially when you consider how much you sweat when working out, but buying used equipment could save you a ton of money. Head to various marketplace sites to search for people selling items that you could use. If they can send the items through the mail, the better. But if you do end up meeting in-person, be sure to social distance. Sanitize everything, including yourself, as soon as you get home to ensure you didn't transfer any unwanted germs into your home.

Setting up a home gym doesn't need to involve a construction crew. Once you've got your space set up, don't forget to add some inspiring decor and get a good speaker to play your pump-up jams.



## PPP Loan Forgiveness Portal - Registration Link Update

On Thursday, October 15, 2020 Meadows Bank started sending out PPP forgiveness registration links to PPP borrowers. In order to regulate volume on the forgiveness platform and to insure our staff has the ability to process the applications in a timely manner, we are sending out invitations to 40 PPP borrowers at a time.

The person who signed the original PPP loan documents will receive the registration e-mail. The portal only allows one user per company at this time.

We've begun with the 40 largest loans, and we're going to work down to loans of at least \$150,001. At this time, we will not invite anyone with a loan of \$150,000 or less, as we expect legislation after the election to streamline the process of forgiveness for these loans.

## Meadows Bank is Moving to Dot-Bank for Email Addresses

In 2015, Meadows Bank transitioned our official website to the highly secure dot-Bank domain ([www.meadowsbank.bank](http://www.meadowsbank.bank)). Moving to this Top-Level Domain adds assurance that our web site is authentic.

Unlike dot-com, only banks and certain bank technology vendors can get the dot-bank extension for their URL and email. To qualify, banks must pass a stringent vetting process, including registry policy compliance requirements on an ongoing basis.

Having dot-Bank in our URL and email address provides you with a sense of trust, that with just a glance, the source is a verified bank.

Additionally, employing dot-Bank helps in the fight against cyberattacks.

For instance, one persistent scam involves criminals sending fraudulent email containing a link to an illegitimate banking website that may appear to look authentic. They are counting on you to quickly follow the link and input your private banking data before realizing that the site is fake.

This more secure domain, which Meadows Bank is also now deploying for our email addresses, is designed to add another layer of prevention against cybercrime; criminals shouldn't be operating dot-Bank addresses. We are happy to announce that **Beginning November 1, 2020** email you receive from Meadows Bank will contain the @meadowsbank.bank extension. Be on the lookout for this new security feature. We realize that there is no completely foolproof solution, but layering our defenses strengthens our posture against cyberattacks and further helps to secure and protect your private data.

**Beginning November 1, 2020**, you may send email to us using the @meadowsbank.bank address. We have auto forward enabled so that mail sent to the dot-com address will be delivered to the intended recipient. The sooner we start incorporating dot-Bank the more secure our email will be for both the bank and you.

Here are a few key benefits to using dot-Bank:

- This domain has been around since 2015; Meadows Bank was an early adopter of the domain for our website and is now transitioning to email
- Dot-Bank is a trusted, verified and more secure domain than dot-com
- Dot-Bank is recognized in the global banking community
- Only verified banks are eligible for this domain, which requires charter verification through our regulators

Building privacy by design with dot-Bank reassures our clients and others that data privacy and security are top of mind for us and gives a measure of trust that they are connecting with us and not a bad actor.

This security enhancement is another way that Meadows Bank is here for you. October is Cybersecurity Awareness Month. By releasing this exciting announcement, we are working along with the 2020 theme "Do Your Part. #BeCyberSmart." We also support it's key message "If you connect it, protect it."

## Attention Treasury Management Clients - Upcoming Holidays

Meadows Bank will observe the following federal and non-federal holidays. Please note that on these days, ACH, Wire Transfers and Bill Pay will not be processed for our Treasury Management clients. Please plan accordingly.

- October 30, 2020 (Nevada Day) - Non-Federal
- November 11, 2020 (Veteran's Day) - Federal
- November 26, 2020 (Thanksgiving Day) - Federal
- November 27, 2020 (Family Day) - Non-Federal
- December 25, 2020 (Christmas Day) - Federal

