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Month-by-Month Guide to the Best Time to Buy Almost Everything

What to Buy in January

TVs

Retailers know that the newest TVs and other electronics are revealed at the annual Consumer Electronics Show in January. This makes January the best time to buy a TV, thanks to major discounts — as long as you don't covet the new, fancy models too much.

Calendars

No need to rush to the bookstore in December to get a new wall or desk calendar. Buy one in January to get a discount.

Gym Memberships and Home Fitness Equipment

The pandemic may have kept you out of the gym, and you might still be hesitant to return. But gyms are known to offer big incentives to sign up and get fit in the New Year. Home gym equipment also goes on sale in January, as do scales, according to Consumer Reports. Here's some guidance on what equipment you need for a good, affordable home gym.

Linens

The yearly tradition of hosting a white sale dates back to the 1870s, when linens were only available in white. But modern white sales include linens and home goods in every color of the rainbow.

Don't be swayed by sheets with super-high thread counts — you probably don't know what different thread counts feel like.

Christmas Gear

I know, you have an entire 11 months until you get invited to your next ugly sweater party. But my Goodwill intel reports that January is the best time to find a truly hideous sweater for way cheap. Other Christmas supplies are also on sale in January, including holiday cards and decorations.

What to Buy in February

Mattresses

Presidents Day is a good time to buy a mattress because it gives you a long weekend to shop with your partner for an item you should both agree on before buying.

That's why retailers use the holiday to post sales on pricy items many people have put off buying or replacing for a while. Take advantage.

Jewelry

One of the best times to buy jewelry is in February — but only after Valentine's Day.

Look for deep discounts after retailers remove their rose-colored glasses. It's not worth paying the "love tax" to celebrate with your sweetheart, anyway. Also look for discounts on other Valentine's Day goods, such as cards and chocolate after the holiday itself.

Winter Coats

Winter coats take up a ton of room in your closet and just as much room in stores. Help retailers clear 'em out this month, and you'll get a big discount.

What to Buy in March

Luggage

Don't wait until a week before your big family vacation to get a new suitcase. March is the best time to buy luggage, as it's on sale to entice shoppers who are desperate to be done with their snowy, dreary winters and who crave a little spring break.

Just don't forget where you put it when it's time to pack.

What to Buy in April

Tools

You don't have to wait until Father's Day to find excellent prices on tools and home improvement gear.

If you're eager to start your home DIY projects in the spring, go ahead and shop now.

Sneakers

Everyone's finally going outside again. Let sporting goods stores make it easier for you to keep up with your New Year's resolution (remember that?) by discounting those new kicks.

What to Buy in May

Baby Gear

I understand you're not going to time your baby's birth to get the best deal on all their accoutrements.

But if your kiddo needs a new stroller or high chair, May is a good time to shop, according to Consumer Reports — especially if you can grab the Memorial Day deals.

Refrigerators

New refrigerator models debut in the summer. Shop in May to get last year's model at a better price. You can't tell the difference between last year's refrigerator models and this year's, right? Didn't think so. Also look for deals on other necessities like freezers, oven ranges and air conditioners, according to Consumer Reports.

What to Buy in June

Vacation Tickets

Hopefully 2021 proves to be a better year for travel. Planning a summer vacation? Travel early or late in the summer instead of during peak times. And you'll pay less for airfare if you can travel midweek.

Outdoor Gear

Now that summer is in full swing, outdoor gear — like tents, backpacks, lanterns and even fitness gear — is marked down.

Cookware and China

June is typically peak wedding season, and stores hope you've planned ahead to buy wedding registry gifts. Now is when those items are discounted, and it's the perfect time to replace or upgrade what's in your own cabinets.

What to Buy in July

Furniture

New styles hit stores in February and August, so retailers spend much of July clearing out old stock, especially over Fourth of July weekend — making this the best time to buy furniture.

Dehumidifiers

July means humidity. Pick up an older version of a much-needed dehumidifier in July or August, according to Consumer Reports.

What to Buy in August

Computers (Except Apple Products)

Computer manufacturers typically release their new models in the summer, so back-to-school sales are a great time to buy last season's model. The specs probably won't be different enough for you to notice, unless you're a hardcore gamer or designer.

Apple products, however, typically get announced in the fall, so hold off to get that new MacBook.

Grills

Grilling season doesn't stop at the stroke of Labor Day. Buy at the tail end of summer to enjoy your grill until almost Thanksgiving (OK, depending on where you live).

What to Buy in September

Thanksgiving Flights

Generally, September is the best month to buy Thanksgiving flights.

Swimsuits

Even though your local pool might be closed for the season, you should think about stocking up on swimsuits for next year.

A House

This might not be a frequent purchase, but if you're in the market for a new home, it can help to hold off past the busy spring and summer buying seasons.

Your costs typically drop a few percentage points at the end of September (after the kids have gone back to school), making this the best time to buy a house.

What to Buy in October

Denim

Jeans typically get discounted in October, after back-to-school sales have ended and families are stocked up on fall attire.

Patio Furniture

Goodbye summer, hello savings. It's worth checking out the patio furniture if you don't mind storing it over the winter. When that first warm spring day hits, you'll be ready to bask in the sunshine.

Leaf Blowers

October means fall leaves — and they are likely covering your yard. Pick up a leaf blower, and while you're at it, get ready for the snowy days ahead with a snow blower, according to Consumer Reports.

What to Buy in November

Small Appliances

This time of year is ripe with rock-bottom prices on giftable small appliances.

If you're looking for a blender, food processor, coffee maker or anything else that'll proudly take up space on your kitchen counter, it's worth waiting until Black Friday sales begin in stores and online.

Wedding Gowns

Bridal shops are slow before the proposal rush during the holiday season, so the few weeks before Thanksgiving is a good time to start trying on gowns. Ask about sample sales and last year's styles that may be priced to move.

What to Buy in December

Swimming Pools

If your family's been begging for a backyard pool, December is the best time to have one installed. It might be chilly, but pool pros would rather avoid working on 90-degree days!

Plus, when their workload slows in the winter, many contractors are willing to lower their prices.

Toys

Toy deals stick around after those Black Friday and Cyber Monday sales in November.

Even if you're done with holiday shopping for your little ones, consider picking up their favorite character and activity toys while they're still discounted to stash away for birthdays.

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2021 Book Releases to Put on Your To-Read List

Make space on the shelves for these new additions

A new year means a new batch of books from publishers. Whether you're sticking with your favorite authors or looking for something new, there's sure to be some good choices for you coming out soon.

"The President's Daughter" by Bill Clinton and James Patterson

If you're a devoted fan of James Patterson, you'll be unsurprised to know that he has several books slated for release in 2021. One of the more prominent titles on the schedule is a new collaboration with former President Bill Clinton. Little, Brown and Company has "The President's Daughter" marked for publication on June 7. While it shares a look into First Family dynamics like the previous "The President is Missing," this is reportedly a different commander-in-chief. It follows former President Matthew Keating as he tries to save his daughter from enemies he made in the White House.



"The Parted Earth" by Anjali Enjeti

On May 4, debut author Anjali Enjeti's "The Parted Earth" hits bookstores. It is a multi-generational story that starts in 1947 with the Partition of India — the period that divided Muslim Pakistan from Hindu India and displaced millions of people. A pair of secret lovers, Deepa and Amir, are torn apart during the conflict, and the story follows their son Vijay and his daughter Shanthi as they learn more about their family's past.

"The Witch's Heart" by Genevieve Gornichec

If you enjoyed reading Madeline Miller's "Circe," a retelling of the life of one of Greek folklore's greatest villains, consider checking out "The Witch's Heart" by Genevieve Gornichec on Feb. 9. This novel looks closer at the witch Angrboda, lover of Norse mythology's Loki and mother of three of his children. When her children are in danger, Angrboda works with a warrior named Skadi to change what her powers of foresight say the future holds.

"The Chosen and the Beautiful" by Nghi Vo

Nghi Vo's most popular current works are the fantasy novellas "The Empress of Salt and Fortune" and "When the Tiger Came Down the Mountain," but on June 1 she pivots to an American classic with her retelling of "The Great Gatsby" called "The Chosen and the Beautiful." The protagonist is golfer Jordan Baker, who is a friend to Gatsby's love interest, Daisy in the original F. Scott Fitzgerald story. The book won't just be a look at the same story from a different angle, as its summary on GoodReads promises LGBTQ representation, ghosts, and magic alongside the Jazz Age backdrop.

"The Night Lake" by Liz Tichenor

The books on this list so far are all fiction, but there are plenty of non-fiction choices heading to shelves in 2021. Catapult Books, known for innovative fiction and insightful non-fiction, will release "The Night Lake" by Episcopal priest Liz Tichenor in January. The book follows Tichenor through the loss of a newborn and her mother, as she grapples with her faith. The memoir goes a step further and dives into how she used her grief to become a better leader in her community.

These are only five books in a vast pile of titles ready for release in 2021. To find the book that's just right for you, contact your local librarian or independent bookstore.

PPP - Second Round Information

We have heard from many of you with questions on the re-authorization of the Paycheck Protection Program (PPP). The newly authorized program provides for certain businesses to receive a second draw PPP loan and allows businesses who never received a PPP loan to apply. The SBA and the Treasury Department do not expect funds to run out, like in the original PPP program, so there should not be a fear of missing out with this round.

Below is information regarding the second-round process and requirements:

- All current Meadows Bank PPP borrowers that are being invited to apply for a second draw PPP loan should have received an email with a registration link. If you don't qualify (see qualifications below) or don't want the loan, you do not need to register.
- New customers, who have a full relationship with Meadows Bank, looking for a first or second round PPP loan should contact their appropriate officer for an invite.
- The SBA's new system of approval will be checking the application information against Secretary of State (SOS) filings - business names, date incorporated and officer names - any discrepancies may result in the application being kicked out and delay approval – there will not be instantaneous approval like in the first round. Please make sure your filings are up to date and accurate with SOS so as not to cause a delay in approval.
- If you plan to apply for a second draw PPP loan, in order to be eligible, you must be able to show a 25% reduction in gross receipts in any 2020 quarter when compared to the same quarter in 2019. This reduction includes the gross receipts of any affiliates for the same quarters being compared. Therefore, we suggest that you prepare your quarterly financial statements for the borrower and all affiliates, so it is all ready to upload to the portal. For second draw PPP loans, eligibility changed slightly - businesses can only have a maximum of 300 employees (down from 500) and the maximum loan amount is \$2,000,000 per business (down from \$10,000,000). These provisions will ensure the hardest hit small businesses are receiving the aid.

If you have any further questions on this second round of PPP loan funding, please contact your Meadows Bank loan officer.

Data Privacy Day - January 28th

Data Privacy Day is a global effort — taking place annually on January 28th — that generates awareness about the importance of privacy, highlights easy ways to protect personal information and reminds organizations that privacy is good for business. Data Privacy Day began in the United States and Canada in January 2008 as an extension of the Data Protection Day celebration in Europe. Data Protection Day commemorates the Jan. 28, 1981, signing of Convention 108, the first legally binding international treaty dealing with privacy and data protection. Data Privacy Day is observed annually on Jan. 28.

Data Privacy Day is the signature event in a greater privacy awareness and education effort. Year-round, National Cybersecurity Alliance (NCSA) educates consumers on how they can own their online presence and shows organizations how privacy is good for business.

In 2021, NCSA is encouraging individuals to “Own Your Privacy” by learning more about how to protect your valuable data online, and encouraging businesses to “Respect Privacy”, which advocates for holding organizations responsible for keeping individuals’ personal information safe from unauthorized access and ensuring fair, relevant and legitimate data collection and processing. These themes are encouraged through the below messaging and calls to action:

ADVICE FOR INDIVIDUALS: OWN YOUR PRIVACY

Individuals feel an increasing lack of control over their personal data. However, there are steps you can take to learn about the types of data you’re generating online, and how it’s collected, shared and used. Follow these basic privacy tips to help you better manage your personal information and make informed decisions about who receives your data.

Calls to Action:

Personal info is like money: Value it. Protect it. Personal information, such as your purchase history, IP address, or location, has tremendous value to businesses – just like money. Make informed decisions about whether to share your data with certain businesses by considering the amount of personal information they are asking for and weighing it against the benefits you may receive in return.

Keep tabs on your apps. Many apps ask for access to personal information, such as your geographic location, contacts list and photo album, before you can use their services. Be thoughtful about who gets that information, and wary of apps that require access to information that is not required or relevant for the services they are offering. Delete unused apps on your internet-connected devices and keep others secure by performing updates.

Manage your privacy settings. Check the privacy and security settings on web services and apps and set them to your comfort level for information sharing. Each device, application or browser you use will have different features to limit how and with whom you share information. Get started with NCSA’s Manage Your Privacy Settings page: <https://staysafeonline.org/stay-safe-online/managing-your-privacy/manage-privacy-settings/>

ADVICE FOR BUSINESSES: RESPECT PRIVACY

According to a Pew Research Center study, 79% of U.S. adults report being concerned about the way their data is being used by companies. Respecting consumers’ privacy is a smart strategy for inspiring trust and enhancing reputation and growth in your business.

Calls to Action:

If you collect it, protect it. Data breaches can not only lead to great financial loss, but a loss in reputation and customer trust. Follow reasonable security measures to keep individuals’ personal information safe from inappropriate and unauthorized access. Make sure the personal data you collect is processed in a fair manner and only collected for relevant and legitimate purposes.

Consider adopting a privacy framework. Build privacy into your business by researching and adopting a privacy framework to help you manage risk and create a culture of privacy in your organization. Get started by checking out the following frameworks:

NIST Privacy Framework

AICPA Privacy Management Framework

ISO/IEC 27701 – International Standard for Privacy Information Management

Assess your data collection practices. Understand which privacy laws and regulations apply to your business. Educate your employees of their and your organization’s obligations to protecting personal information.

Transparency builds trust. Be open and honest about how you collect, use and share consumers’ personal information. Think about how the consumer may expect their data to be used and design settings to protect their information by default. Communicate clearly and concisely to the public what privacy means to your organization and the steps you take to achieve and maintain privacy.

Maintain oversight of partners and vendors. If someone provides services on your behalf, you are also responsible for how they collect and use your consumers’ personal information.

Congressional Resolution

On Jan. 27, 2014, the 113th U.S. Congress adopted S. Res. 337, a non-binding resolution expressing support for the designation of Jan. 28 as “National Data Privacy Day.”

Meadows Bank is a Champion of Data Privacy Day. If you would like more information about NCSA, please visit staysafeonline.org.

Moving Your Money Should Be Fast, Right?

Coming February 2021

We think so too. That's why we've partnered with Zelle® to make sending money to friends and family fast, safe and easy.

No long waits - money moves from account to account with no stops in between and is typically available in minutes¹.

With the same security you expect from Meadows Bank, send money to friends, family and others you know and trust, regardless of where they bank². All you need is their email address or U.S. mobile number.

FAST

Receive money directly in your account within minutes¹.

SAFE

Send or receive money right from your app.

EASY

Send money using just an email address or U.S. mobile number.

Important Information from Meadows Bank and Zelle:

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

¹ Transactions typically occur in minutes when the recipient's email address or U.S mobile number is already enrolled with Zelle.

² Must have a bank account in the U.S. to use Zelle

