

## In This Issue:

- **4 of the Best Sleep-Tracking Apps**  
The best tech for keeping tabs on your sleep habits
- **Best Practices and Tips for Tax Season Scams**
- **Nevada Bar Association - Silver State Sponsor**
- **Small Business Administration (SBA) Program Updates**
- **The Benefits of Positive Pay**

## Nevada Bar Association - Silver State Sponsor

We look forward to being a Silver State Sponsor at the 2021 **Waves of Change** Nevada Bar Association Conference June 17 – 19, at the historic Hotel Del Coronado in sunny San Diego. This year's theme will focus on issues of social justice, diversity and inclusion, and national lessons that may inspire local action.

The State Bar of Nevada is a public corporation that operates under the supervision of the Nevada Supreme Court. The state bar regulates attorneys in Nevada and provides education and development programs for the legal profession and the public.

## 4 of the Best Sleep-Tracking Apps

### The best tech for keeping tabs on your sleep habits

Sleep: it's something we all do, albeit not nearly as often — or for as long — as many of us would probably prefer. Sleep is a complicated thing, and takes effect differently in each person. Understanding our own individual sleep habits can be a great way to not only learn more about the ins and outs of how we sleep, but to potentially combat issues like insomnia, general sleeplessness, and nighttime stress. Thankfully, there are plenty of easy-to-use phone apps that can help you get started. If you're interested in learning more about your sleep habits or are in search of a restful night's sleep, consider using these sleep-tracking apps.

#### SleepBot

While most sleep-tracking apps will cost you money, there are also plenty of free ones that might make for a good place to start. One of these is SleepBot, an app that offers plenty of knowledge at no cost to you. SleepBot monitors your sleep patterns and body movements using your smartphone's accelerometer, and records what it observes in easy-to-access tables and graphs. Your sleep information, including sleep cycles, movement, sound levels, and more are documented and organized by date in the app. You can even determine how many hours of sleep you lose every night. SleepBot can be downloaded for both iOS and Android phones.



#### Sleep Cycle

Tracking your sleep cycles can be a great way to address sleep-related problems and figure out just how much — or how little — you're sleeping every night. Northcube's Sleep Cycle app offers an easy and inexpensive way to monitor your sleep cycles and potentially give you a better night's sleep. Sleep Cycle uses your smartphone's accelerometer to record things like your average time in bed, sleep quality, sleep phases, and more. It can also tell you which night during a set period of observation was your shortest night of sleep. This 99-cent app can be used on both iOS and Android devices.

#### Sleep As Android

If you're an Android user looking to find out how often you wake yourself up by moving around during the night, check out AppBrain's Sleep As Android. Like most sleep-tracking apps, Sleep As Android uses your phone's accelerometer to monitor you while you sleep. This particular app is designed to track your muscle movements and then share that information with you when you wake up. You can even share your findings on social media. Although there's a free version, unlocking all of this app's potential means paying \$3.19.

#### MotionX-24/7

For an in-depth analysis of your sleep habits, download MotionX-24/7 from the iOS or Android app stores. This high-tech app not only monitors your movements while you sleep, but also notes drastic movements and records audio clips when it hears you snoring. This app can also be set to wake you up during certain portions of your sleep cycle. If you'd rather stay asleep, MotionX-24/7 can also play white noise or calming music to help keep you relaxed.

By adding one or more of these sleep-tracking apps to your smartphone, you'll be one step closer to the restful night's sleep you deserve.

## Small Business Administration (SBA) Program Updates

### **Restaurant Revitalization Program**

SBA is awarding funding through the Restaurant Revitalization Program to restaurants, bars, and other similar places of business that serve food or drink. The purpose of this funding is to provide support to eligible entities that suffered revenue losses related to the COVID-19 pandemic.

There are three ways to apply for the Restaurant Revitalization fund.

1. Through a recognized SBA Restaurant Partner - The SBA developed partnerships with multiple recognized technology companies that provide software, hardware & payments services to the restaurant industry to help ensure wide and equitable distribution of relief. These partners are referred to as SBA's Restaurant Partners or SBA's Point-of-Sale (POS) Restaurant Partners.
2. Through SBA directly at [restaurants.sba.gov](https://restaurants.sba.gov)
3. Telephonically at (844) 279-8898

Please click for more information on the Restaurant Revitalization Program.

---

### **SBA Stimulus provisions**

If you are thinking of buying a building for your business or expanding your business, now is a great time! Congress has approved stimulus provisions for the SBA 7a and SBA 504 loan programs so all borrower paid guarantee fees are waived. Borrowers may also qualify to have SBA make the first 3 payments for the new loan. And the bank receives an increased guarantee of 90% (normally 75%) on a 7a loan. These provisions are good for new loans that originate before September 30, 2021 - provided funds are available. Apply now as we expect these funds may run out in July.

---

### **PPP Forgiveness for \$150,000 and Under**

A quick reminder for those clients with PPP loans under \$150,000. Please check your email (original loan signer's email only) to for a DocuSign email with Form 3508S - the loan forgiveness application form.

We have pre-filled in much of the information needed on this form (Business Name, Loan Amount, Loan Numbers, NAICS Code, etc.). You will need to be prepared to fill in certain information (Employees at Time of Forgiveness Application, Amount of Loan Spent on Payroll Costs, Requested Loan Forgiveness Amount, etc.) and certify by initialing and signing the form electronically.

PPP borrowers with a loan of \$150,000 or less will only have to complete and sign this one-page certification form that was developed by the SBA. No documentation will be required to be submitted to the Bank; however, the business must retain certain payroll and expense documentation in case the SBA audits the forgiveness application at a later date.

If you have not received this email or accidentally deleted it; please contact Mark Petit, SVP, Operations Manager, SBA Lending Division at [mpetit@meadowsbank.bank](mailto:mpetit@meadowsbank.bank).

## Best Practices and Tips for Tax Season Scams

Tax season can be a stressful time for many Americans, and scammers are waiting for you to slip up so they can steal your personal information, identity and money. The National Cyber Security Alliance (NCSA) and the Internal Revenue Service (IRS) want to help you stay safe online while filing your taxes with these best practices, tips, and resources.

### LOCK DOWN YOUR LOGIN

Create long and unique passphrases for all accounts and use multi-factor authentication (MFA) wherever possible. MFA will fortify your online accounts by creating an extra layer of security, such as a unique one-time code sent to your phone. Most major email and online tax preparation services have this tool available.

### UPDATE YOUR SOFTWARE

Before filing your taxes at home or work, be sure that all internet-connected devices including PCs, smartphones and tablets are running the most current versions of software to improve the performance and security of your devices.

### BEWARE OF PUBLIC WI-FI

Public wireless networks are not secure. If you are filing your taxes online make sure you are doing it on a secure and personal network. We advise the use of a Virtual Private Network (VPN) any time you need to operate on Wi-Fi.

### THINK BEFORE SUPPLYING SENSITIVE INFORMATION

Unsolicited emails, calls, or texts that prompt you to click on a link or share valuable personal and financial information are very likely scams. With your personal data, online thieves can swindle funds and/or commit identity theft.

### LEARN HOW TO RECOGNIZE A SCAM WITH THE FOLLOWING TIPS:

#### IRS COMMUNICATIONS: REAL VS. FAKE

Be skeptical of any phone calls, emails, or texts claiming to be from the IRS, or other government agencies. Almost all contact from the IRS will be initiated via the U.S. Postal Service. They will only call once they have established a line of communication with you via physical mail first. The IRS will not demand you make an immediate payment to a source other than the U.S. Treasury. Unscrupulous callers claiming to be federal employees can be very convincing by using fake names or phony ID numbers. If you are unsure if the caller is legitimate, hang up, look up the direct number for the agency online, and call that source to verify.

#### OTHER RED FLAGS

- **Requests for PII:** Personally Identifiable Information (PII) refers to any data that could potentially identify a specific individual. For example: Bank account information, Social Security numbers, login credentials, and mailing addresses.
- **Urgency:** The sender uses an abnormal sense of urgency, or other scare tactics, to obtain information.
- **Attachments:** The message includes an attachment, such as a PDF. Never open attachments from a suspicious or unknown email address. It may download malware or viruses onto your device.

#### TIP: WHEN IN DOUBT, THROW IT OUT

If an email seems suspicious, even if you think you know the source, it's best to just delete it. You can also report IRS, Treasury or tax-related phishing scams to [phishing@irs.gov](mailto:phishing@irs.gov), then delete it.

### WORKING WITH TAX PREPARERS

#### DO YOUR RESEARCH

Vet your tax preparer before handing over sensitive information and ask what steps they take to protect your information. Businesses of all sizes are susceptible to cyberthieves, so it is critical to choose a preparer who takes security seriously.

#### CHOOSING A CYBER-SAVVY TAX PREPARER

Be selective about who you choose to file your taxes. Consider asking them the following questions:

- How will we exchange files and sensitive information?
- Who at your firm has access to my data?
- Are our communications end-to-end encrypted?
- What types of network security have you implemented?
- How do you back up client data?

#### SECURELY SENDING DOCUMENTS

The most secure way of transferring documents is physically, either handing them to your tax preparer in person or sending them through the mail. However, if you must transfer them electronically, be sure to do it as securely as possible:

**Encrypt your files before sending them via email.** Encryption protects the content from being read by entities other than the intended recipients. Encryption features are available on most major email platforms.

**Use a secure portal to upload documents.** Portals encrypt documents during transfer and storage and limit access to only approved individuals.

#### TIP: BACK IT UP

Protect your valuable documents by making an electronic copy and storing it safely. If you have a copy of your data and your device falls victim to ransomware, you will be able to restore the data from a backup.

Use the 3-2-1 rule as a guide to backing up your data:

- Keep at least three (3) copies of your data:
- Store two (2) backup copies on different storage media,
- With one (1) of them located offsite.

The National Cyber Security Alliance (NCSA) builds strong public/private partnerships to create and implement broad-reaching education and awareness efforts to empower users at home, work and school with the information they need to keep themselves, their organizations, their systems and their sensitive information safe and secure online and encourage a culture of cybersecurity.

Meadows Bank is a champion of data privacy and security. We are aware of the threats and scams designed to steal information and/or money from you and are thus committed to providing information and tools to help you stay safe online. To view this tip sheet in a pdf graphic form, please visit <https://staysafeonline.org/resource/tax-time-2021/>. If you discover bank account fraud, please inform us right away by email [hereforyou@meadowsbank.bank](mailto:hereforyou@meadowsbank.bank) or phone 702.471.BANK (2265).

---

**Meadows Bank • 702-471-2004 • <https://www.meadowsbank.bank/>**

## The Benefits of Positive Pay

Positive Pay is an automated cash management service offered by Meadows Bank to its commercial clients. Positive Pay improves control of your business finances, helping to prevent check fraud and account compromise. Through the use of this service, you can ensure that only legitimate checks are being presented and cleared through your business checking accounts.

When using Positive Pay, you will upload a list of your issued checks to the bank via our Treasury Management portal, our system will automatically compare all checks presented for payment on your account(s) to the list you uploaded. Checks that do not match your issued file will be flagged for review and a notification will be sent to you through the Treasury Management system. During your review you can determine whether the check should be paid or returned and the system will respond accordingly.

Although using Positive Pay requires a few extra steps on your part, the benefits far outweigh the additional few minutes you will spend uploading your file and reviewing any exceptions that are presented for payment. Using Positive Pay significantly reduces your potential for check fraud, allows you to catch errors on checks before they cash such as incorrect serial numbers, invalid dollar amounts, etc. and enhances visibility of your check activity for greater overall control of your business finances. By catching an attempted fraudulent check before it can clear your account, you are able to prevent a financial loss to your company and avoid the need to close the compromised account and open new accounts, saving you time and money.

If you would like more information about Positive Pay and how it can protect you and your business from potential fraud, please reach out to your Account Officer or Relationship Manager for more details.

