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Luncheon Sponsor at State Bar of Nevada Annual Conference

Meadows Bank recently sponsored a lunch at the State Bar of Nevada's Annual Conference.

Pictured from left to right: Richard I. Dreitzer, Paola Armeni, Eric Dobberstein (current president-outgoing) and Marcus Phillips, Meadows Bank Relationship Manager.

How to Get Better Sleep While Traveling

Tips for getting the rest you need when you're on the go

Whether you're simply going on a weekend trip to the mountains or heading across the country into a different time zone, getting enough sleep is essential. But sleeping while traveling can prove to be quite difficult. Your body and mind are not used to your new surroundings and that can cause your internal clock to be off. Not to mention, you may not have the comforts of home nearby. Check out these tips for getting better sleep on your next trip.

Bring some comforts with you

While you can't bring your whole bed with you on your adventure, try bringing smaller items that remind you of your sleep zone at home. This could be a blanket that you fold into your suitcase, your favorite pillow, a small stuffed animal that gives you extra comfort, or even an air scent that you use in your house. If you're not able to bring a full-size pillow along, try purchasing a compact, high-end memory foam travel pillow that can provide the support you need while snoozing. Many options come with carrying cases that make transporting them simple and discreet.

Get enough sleep beforehand

If you know you have to get up at 3 a.m. for that 7 a.m. flight, be sure you adjust your sleep schedule in the days leading up to your departure. The same goes for heading into a new time zone. Start moving your bedtime up by an hour (or later, if applicable) on the first night. Then add another hour on the second night, and a third hour on the third day. Charlene Gamaldo, medical director of the John Hopkins Center for Sleep notes that it takes one day per time zone for your body to adjust. By planning ahead, you're helping to ease the transition.

Use a variety of sleep aids

Sometimes the bustling sounds of a new city will keep you up late, especially if you're in a tourist-heavy spot. While others may want to stay up and bar-hop until 3 a.m., that may not be what you're searching for on your vacation. Other than keeping this in mind when reserving your accommodations, you should bring along some sleep aids. This could include an eye mask to block out any bright lights from street lamps or businesses, earplugs to silence the night owls, or even some headphones to play calming music while you sleep. If all else fails, try taking a natural supplement like melatonin. This hormone already naturally occurs in your body and helps you get sleepy at night, but you may need a little help with this nonprescription sleep aid when traveling. Melatonin is typically available at all major grocery stores in doses of up to 10 milligrams.

There's no way of knowing ahead of time if your body will get on board with a new sleep schedule during your journeys, but you can try to help it along with these methods to make your trip a bit more enjoyable.



Connected TV Testimonial Spots

Last year, Meadows Bank launched a series of TV spots where we share the compelling stories of real small business owners who received vital support from us during the current economic crisis. We hope that sharing these firsthand stories will build awareness for the personalized attention Meadows Bank provides its local business clients, and shine a light on the compelling reasons why we are the top banking partner for business owners in our various communities. We hope you agree!

Our TV spots are airing on Connected TV. What does that mean?

Connected TV (CTV) advertising is served through smart TV's and streaming devices, such as Roku, Amazon Firestick and Apple TV, offering more robust targeting capabilities to reach very specific, niche audiences.

You can view the commercials on our website at <https://www.meadowsbank.bank/business-banking>

Be CyberSafe While on Vacation This Summer

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Summer is here, travel restrictions due to COVID-19 are being reduced and it is a great time to escape the day-to-day routine and travel out of town. While a summer vacation can be a great time to relax the mind and body, it is important to be #PrivacyAware. Below are some tips to keep your private information secure and to avoid travel scams.

Mobile Devices

When shopping, banking, or sharing personal information online, take the same precautions with your smartphone or other device that you do with your personal computer. The mobile nature of these devices means that you should also take precautions for the physical security and consider the way you are accessing the internet.

Public Wi-Fi Networks

Avoid using open Wi-Fi networks to conduct personal business, bank, or shop online. Open Wi-Fi networks at places such as airports, coffee shops, and other public locations present an opportunity for attackers to intercept sensitive information that you would provide to complete an online transaction. If you simply must check your bank balance or make an online purchase while you are traveling, turn off your device's Wi-Fi connection and use your mobile device's cellular data internet connection instead of making the transaction over an unsecure Wi-Fi network.

Bluetooth Settings

Bluetooth-enabled accessories can be helpful, such as earpieces for hands-free talking and external keyboards for ease of typing. When these devices are not in use, turn off the Bluetooth setting on your phone. Cyber criminals have the capability to pair with your phone's open Bluetooth connection when you are not using it and steal personal information.

Charging Your Battery

Avoid connecting your mobile device to any computer or charging station that you do not control, such as a charging station at an airport terminal or a shared computer at a library. Connecting a mobile device to a computer using a USB cable can allow software running on that computer to interact with the phone in ways that a user may not anticipate. As a result, a malicious computer could gain access to your sensitive data or install new software.

Phishing Scams

If you are in the shopping mode, an email that appears to be from a legitimate retailer might be difficult to resist. If the deal looks too good to be true, or the link in the email or attachment to the text seems suspicious, do not click on it!

Compromised Accounts

If you notice that one of your online accounts has been hacked, call the bank, store, or credit card company that owns your account. Reporting fraud in a timely manner helps minimize the impact and lessens your personal liability. You should also change your account passwords for any online services associated with your mobile device using a different computer that you control. If you are the victim of identity theft, additional information is available from <https://www.idtheft.gov/>.

Vacation Rental Properties

Fraudsters know that renting from private parties is a popular option for many today. Thus, they may create a fake website using great looking photos of a property that they lift from legitimate sites and create a false advertisement with attractive rates. They hope you will contact the person you think is the owner, book a date, and send a pre-payment.

Another scam involves the fraudster posting a phantom listing—the rental does not really exist. The site promises rich amenities at a reasonable price. When you make advanced payment, you think you secured the property for your trip.

In both cases however, by the time you figure out the truth, the fraudulent site is gone and so is your deposit with no way to make contact.

How to protect yourself:

- Be wary if the owner asks you to pay by wire transfer. This is like sending cash—you likely will never get your money back.
- Use a credit card, if possible, for your travel spending. This gives you more protection than paying by cash or debit card — and it may be easier to dispute unauthorized charges.
- Watch out if the owner says he is overseas and wants you to send a deposit to a foreign bank.
- Consider only using a reputable travel website to book your stay. Look for sites that use secure payment portals and/or those that release payment only after you check in.
- Use mapping apps—like Google maps or similar—to confirm that the property really exists.
- Get recommendations from family and friends on good travel agencies, vacation rentals, hotels and travel packages — before responding to offers.
- Look up travel companies, hotels, rentals and agents with the words “scam,” “review,” or “complaint.”
- Look for extra costs. Resort fees (also known as destination, facility and amenity fees) can add \$50 or more to your nightly cost.
- Ask about taxes, which may be significant in many locations.
- Get a copy of the cancellation and refund policies before you pay.
- If you buy travel insurance, be sure the agency is licensed.
- Bring copies of any confirmation details that show the rate and amenities promised. This also helps if the hotel or host says your reservation is “lost.”
- Take only the IDs, insurance cards, credit cards and debit cards you need. Make copies so, if someone steals your bag, you will know exactly what was lost.
- If you think you may have been targeted by a travel scam, report it to the FTC at ftc.gov/complaint. For more on travel scams, visit ftc.gov/travel.

Money Management for the Young People in Your Lives

First jobs can shape good financial habits

Many young people think about how to earn money to buy the things they want, but it is important to learn how to manage that money too! The best place to start is with a bank account. Once you land that new job, open a bank account to keep track of your money and keep it safe. The account will open the door for making better financial decisions and becoming more confident in money management.

To read the entire article -

https://www.fdic.gov/resources/consumers/consumer-news/2021-06.html?source=govdelivery&utm_medium=email&utm_source=govdelivery

