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## October is Cybersecurity Awareness Month

October is Cybersecurity Awareness Month. In this article, we provide a preview of activities from the National Cyber Security Alliance (NCSA) as well as the theme for 2021. Meadows Bank encourages all to do their part in protecting data and #BeCyberSmart. To learn more about Cybersecurity Awareness Month, please visit the NCSA web site at [www.staysafeonline.org](http://www.staysafeonline.org).

The line between our online and offline lives is indistinguishable. In these tech-fueled times, our homes, societal well-being, economic prosperity and nation's security are impacted by the internet.

The overarching theme for Cybersecurity Awareness Month 2021 is "Do Your Part. #BeCyberSmart." The theme empowers individuals and organizations to own their role in protecting their part of cyberspace. If everyone does their part – implementing stronger security practices, raising community awareness, educating vulnerable audiences or training employees – our interconnected world will be safer and more resilient for everyone.

### **Weekly Content**

Throughout October, the National Cyber Security Alliance will focus on the following areas in our promotions and outreach. Partners are welcome to follow along with us but also encouraged to create their own areas of focus relevant to their organization:

#### **October 1: Kick-off**

The National Cyber Security Alliance and the Cybersecurity and Infrastructure Security Agency invite you to celebrate Cybersecurity Awareness Month 2021 this October as we raise awareness about the importance of cybersecurity and ensure that all individuals and organizations have the information and tools they need to be safer and more secure online. "Do Your Part. #BeCyberSmart."

#### **Week of October 4 (Week 1): Be Cyber Smart**

As our lives have become increasingly dependent on technology, virtually all personal and business data is kept on internet-connected platforms, which can become a gold mine for bad actors. The first full week of Cybersecurity Awareness Month will highlight best security practices and focus on general cyber hygiene to keep your information safe. Own your role in cybersecurity by starting with the basics. Creating strong passwords and using multi-factor authentication, backing up your data, and updating your software are great places to start. This is a great way to Do Your Part #BeCyberSmart!

#### **Week of October 11 (Week 2): Fight the Phish**

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents. Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

#### **Week of October 18 (Week 3): Explore. Experience. Share – (Cybersecurity Career Awareness Week)**

Week 3 of Cybersecurity Awareness Month will highlight the Cybersecurity Career Awareness Week led by National Initiative for Cybersecurity Education (NICE). This is a week-long campaign that inspires and promotes the exploration of cybersecurity careers. Whether it's students, veterans, or those seeking a career change, the dynamic field of cybersecurity is rapidly growing and has something for everyone

#### **Week of October 25 (Week 4): Cybersecurity First**

Week 4 is all about making security a priority. For businesses, this means building security into products and processes. Make cybersecurity training a part of employee onboarding and equip staff with the tools they need to keep the organization safe. For individuals, keep cybersecurity at the forefront of your mind as you connect daily. Before purchasing a device or online product, do your research. When you set up a new device or app, consider your security and privacy settings and update default passwords. Cybersecurity should not be an afterthought.

## #BanksNeverAskThat

#BanksNeverAskThat is an anti-phishing campaign from the @American Bankers Association. It teaches you how to spot online bank scams by learning the things your bank will never ask. Can you spot if you're being phished? Take the quiz to find out: <https://aba.social/3lpYQz4>

Think that call, text or email might be a trick? Review these red flags, because #BanksNeverAskThat.

### ACT NOW

- High-pressure language
- Scare tactics
- A sense of urgency

### \*??

- Ask for sensitive account info
- Ask for passwords or your Social Security number
- Ask for your PIN or a login code that's texted to you

### WWW.

- Ask you to visit an unfamiliar website
- Ask you to call a number different than the one listed on your card

### HEY

- Incorrect grammar
- Unprofessional language
- Multiple typos

### DOWNLOAD

- Email attachments
- Suspicious links

## EmergencyRv - Temporary Housing for Victims of Wildfires

My husband and I have been working with this organization over the last several weeks and have helped deliver RVs to displaced families. I wanted to share all the good that they are doing.

EmergencyRv is a 501 (c) (3) initially established in response to the massive and deadly November 2018 Campfire, which decimated the entire town of Paradise, California and left more than 50,000 residents traumatized and displaced.

For founder Woody Faircloth and his then six-year old daughter Luna, watching events unfold on television from Denver was not enough. Determined to help, the father and daughter set out to raise funds to purchase an RV and deliver it by Thanksgiving to a family in need.

Word of their kind act spread quickly and within days, press requests, RV donations, offers of legal services, and funds poured in. Before the Faircloths knew it, they were delivering another RV and then another. Since then, Emergency RV has helped hundreds of victims and expanded its mission to help many more victims of wildfire and other natural disasters.

With the help of volunteers and donors, EmergencyRV provides emergency and transitional housing to displaced survivors of natural disasters.

For more information please visit their website at <https://www.emergencyrv.org>.

## What to Do When Facing a Natural Disaster - Financial Challenges

### Preparing your finances

Natural disasters such as a flood, severe storm, or fire can happen at any time. These disasters cause damage to homes and property, and create financial challenges. We often prepare for a natural disaster by securing drinkable water, canned goods, batteries, and flashlights. Preparing finances and documents for a natural disaster is also important. Here are some things to help when preparing for, and dealing with, the financial impact of natural disasters.

#### Safeguard important documents

Safekeeping these documents is vital when dealing with an emergency:

- Originals and copies of your identification such as a driver's license, passport, Social Security card, and birth certificate. These are helpful if you have to prove your identity. It is best to have originals, but copies are also useful if the originals are lost or destroyed.
- Contact information (including phone numbers and websites) for your banks, brokerage firms, and insurance companies.
- Copies of your financial information such as credit and debit cards (front and back) and checks (front). During a disaster, you may need your account information from these documents to authorize payments.
- Current insurance policy information for homeowner/renter, auto, and life insurance coverages.
- Originals and copies of medical information, such as insurance cards and health records.
- An inventory of valuable personal property. Document the value of the items by keeping receipts and/or written appraisals, and perhaps photos.

#### Ways to store your information

Emergency evacuation bag: Along with personal safety items in your bag, you should include copies of some of the important documents listed earlier. Large amounts of cash should always be kept in your FDIC-insured bank account, however, you might consider keeping a small amount of cash to purchase food or supplies, in case ATMs and credit cards are not working. Make sure to keep your evacuation bag in a secure and accessible place for a quick exit.

Digital storage: Most documents can be kept electronically. When deciding which documents to keep digitally, consider how to access the documents using your smartphone or a computer. Encrypt sensitive documents and set your electronic device security to require a password, your thumbprint, or facial recognition for additional safety.

Safe deposit box at your bank: This may be an appropriate location for documents that are difficult or impossible to replace, and that you do not need to access frequently. Since most safe deposit boxes are not waterproof, you might also seal these items in waterproof bags or containers in preparation for a flood or other water damage.

#### Bank availability during a natural disaster

Banks may need to temporarily limit operations because of the natural disaster's impact to the physical bank branch. This might include closing a lobby, converting to drive-thru only services, or encouraging customers to use ATMs or digital channels to access their services. Consider your digital banking options by reading FDIC Consumer News Banking with Apps article. Regardless of the operating conditions, deposits in an FDIC-insured bank or savings institution will continue to be insured up to at least \$250,000 in the unlikely event of a bank failure. Please see additional information regarding FDIC deposit insurance.

#### How to handle property damage

Report property damage to your insurance company or agent as soon as you can. Don't throw away damaged goods or make major repairs until a claims adjuster visits your residence. Also, keep receipts for emergency repairs and take photos of the damages, if you can.

Federal assistance with natural disasters is available from the Federal Emergency Management Agency (FEMA). This may include special loans for homeowners, small business owners, or farmers that can be used to repair or replace damaged property.

#### Financial difficulty

If you do not think you can make your loan payments on time due to a natural disaster, immediately contact your lender. Paying your debts late or not at all can result in penalties, interest charges, and damage to your credit score. It is important to contact your lender as soon as possible to explain your situation. Your lender should be able to work with you on a solution.

#### Beware of scams during a natural disaster

Dealing with a natural disaster is difficult enough. Fraudsters make matters even worse. They try to take advantage of these situations to steal money and valuable information. If you are a disaster victim, be careful about accepting unsolicited offers to make repairs or assistance. It is especially important to avoid offers that pressure you to act quickly.

Sometimes fraudsters pretend to be representing a charitable organization, so be sure to only deal with charities you are familiar with or have researched thoroughly. Some fraudsters attempt to use the name of a reputable charity and then attempt to direct you to a fake website to steal money and financial information. Do not release your personal or financial information unless you are certain the lender, entity, or person you are dealing with is legitimate.

It is important to prepare your financial impact of a natural disaster. These steps can help ease the challenge of restoring or replacing your property after a catastrophic event.

## **Reminder to our Treasury Management Clients - Observed Holidays for Remainder of 2021**

Attention Treasury Management Clients-

Can you believe that the holiday season is already upon us!

Meadows Bank will observe the following federal and non-federal holidays in the months of October - December 2021:

October 29, 2021 (Admission's Day) -Non-Federal

November 11, 2021 (Veteran's Day) -Federal

November 25, 2021 (Thanksgiving Day) – Federal

November 26, 2021 (Family Day) – Non-Federal

December 24, 2021 (Christmas Eve) – Non-Federal

December 31, 2021 (New Year's Eve) – Non-Federal

Please note that on these days, ACH, Wire Transfers, Remote Deposits and Bill Pay will not be processed for our Treasury Management clients. Please plan accordingly.

