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THE GREAT LAS VEGAS COFFEE SHOP GIVEAWAY

J Dapper, a Las Vegas native and the man behind the Dapper Companies real estate development firm, remembers when nearly every casino in town had a flagship coffee shop.

He hopes a contest he's running leads to the opening of just that kind of business at the Huntridge Shopping Center, which he owns.

With the help of some other sponsors, Dapper is offering an entrepreneur a package worth about \$950,000 for a "coffee shop, diner or deli" next to the Garrison barbershop at the downtown retail center on Maryland Parkway and Charleston Boulevard.

Meadows Bank will provide the winner with a \$5,000 working capital account.

Dapper Companies is inviting restaurateurs from Las Vegas and around the country to enter and compete to win a brand-new, fully-equipped and outfitted restaurant in Downtown Las Vegas.

Located in the historic Huntridge Shopping Center on Charleston Blvd. in Downtown Las Vegas, the brand new 4,000-square-foot custom-designed restaurant will be fully built out with furniture, fixtures, equipment, branding, signage and even a marketing plan making it ready to open its doors and bring in patrons.

Restaurateurs from around the country will be invited to submit their restaurant concepts and then present meals to a slate of judges at the Las Vegas Test Kitchen. Once the winner is selected, Dapper Companies and a select group of sponsoring partners will work with the winning restaurateur to design, build out, furnish and equip the new restaurant.

The contest has a Feb. 1 deadline for presentations. Finalists are expected to be announced in mid-February, and a winner will be chosen April 5.

Detailed information can be found at <https://www.lasvegascoffeeshopcontest.com/>

Checks and Balances: Balancing Your Checkbook

Keep your checkbook in order and stay on top of your money

Balancing a checkbook has been shorthand for financial responsibility for generations. While it's always been presented as a laborious, unenviable task, keeping your money in order is fairly simple as long as you stick to a routine. Since so much of our world is now paperless and digital, balancing your checkbook is easier than ever.

Use online banking to your advantage

Chances are good that your financial institution offers a mobile app that lets you easily perform tasks like checking your balances. Forbes Advisor Emily Guy Birken recommends checking your statement balance daily, which gives you an idea of what your running balance is. This allows you to stay on top of unexpected transactions like recurring annual payments and spot fraudulent activity.

Birken also notes that most financial institutions offer you the option of signing up for email and text alerts. This feature allows you to track all transactions and can keep you apprised of your account balance.

Your mobile banking app and alerts may mean that you can stay on top of your checking account without ever needing to put a pen to paper. But if you have multiple accounts or simply want an additional layer of confidence, Birken suggests account aggregator tools like Mint that track multiple accounts — even across different financial institutions.

If you prefer a more formal approach akin to the pen-and-paper method, Birken suggests maintaining an open-source spreadsheet like Google Sheets or using a dedicated accounting program like Quicken.

The classic approach offers greater confidence

Sometimes, the old-fashioned way is just hard to top. While monitoring your online banking, maintaining a spreadsheet, and dropping information into a program are great ways to monitor your balances, maintaining a physical checkbook still does the trick as well as any method.

Deborah Fowles, writing for The Balance, notes that knowing how to balance a checkbook by using a register is handy if only because it's a skill you can teach your children. While future generations may be more and more reliant on technology, knowing how to maintain a written register can have the added effect of helping them learn financial responsibility.

If you've never balanced a checkbook or haven't updated a paper checkbook register in some time, the process is fairly straightforward. Author Pierre Lehu, writes for Dummies that a typical register has six columns: check number, date, transaction description, amount, deposit, and balance. You'd likely only need to use the check number column for instances where you wrote a check — for debit card transactions, you could leave the column blank or create your own numbering method.

Filling out this information is also uncomplicated. Fowles recommends maintaining your receipts and recording the information in your checkbook register every week. This will eliminate having to budget large chunks of time for monthly upkeep and give you a more accurate picture of your account balance.

Fowles also suggests synthesizing the convenience of online banking with the tried-and-true physical method. You can use your financial institution's website or mobile app to cross-reference information like transactions and balances, making it easier to find costly mistakes that could lead to bounced checks or overdraft fees.

Balancing a checkbook is a staple of adulthood because it puts you in charge of keeping your money matters in order. Knowing how to balance your book helps you avoid unwanted financial predicaments, and it can help you with good habits like saving and smarter spending.



Meadows Bank Voted Best Bank in Pahrump

The Meadows Bank Pahrump branch is located at 3250 S. Highway 160 #3, Pahrump, NV 89048 and has been serving Nye county, Nevada for over 12 years.

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Data Privacy Week

Data Privacy Week is an international effort to empower individuals and encourage businesses to respect privacy, safeguard data and enable trust.

Millions of people are unaware of and uninformed about how their personal information is being used, collected or shared in our digital society. Data Privacy Week aims to inspire dialogue and empower individuals and companies to take action.

Meadows Bank is a Champion

Data Privacy Week Champions are organizations and individuals dedicated to empowering individuals and encouraging businesses to respect privacy, safeguard data and enable trust.

FOR INDIVIDUALS: KEEP IT PRIVATE

Everything you do online generates data. There's data about your activities, behaviors, and interests. There's your personal data, like your social security and driver's license numbers. And there's data about the physical you, like health data. It's easy to feel a lack of control over the information collected about you. 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.

Consumers are becoming increasingly concerned with data privacy, and companies are realizing this and responding. We encourage consumers to be selective about who they choose to do business with and understand the value of their data.

Follow these steps to better manage your personal information and make informed decisions about who receives your data:

Steps to take:

Understand the privacy/convenience tradeoff

Many accounts ask for access to personal information, such as your geographic location, contacts list, and photo album, before you even use their services. This personal information has tremendous value to businesses and allows some to even offer you their services at little to no cost.

Make informed decisions about whether or not 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. Be thoughtful about who gets that information and wary of apps or services 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

Once you have decided to use an app or set up a new account, 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 NCA's Manage Your Privacy Settings page to check the settings of social media accounts, retail stores, apps and more.

Protect your data

Data privacy and data security go hand in hand. Keep your data secure by creating long, unique passwords and storing them in a password manager. Add another layer of security by enabling multi-factor authentication (MFA) wherever possible, especially on accounts with sensitive information. MFA has been found to block 99.9% of automated attacks when enabled and can ensure your data is protected, even in the event of a data breach.

Online Bill Pay Management Solutions

Benefits of using our bill pay system include:

- Electronic Payments
- Recurring payments - create a schedule for when you'd like your vendors paid and we'll take care of the rest.
- Rush Payments - payments are expedited and tracking info is provided (additional fees may apply)
- P2P - Person to person electronic payments
- Inter-Bank Transfers - Send funds between multiple financial institutions from the comfort of your home or office
- Live chat -speak to bill pay agents in real time
- Custom Parameters - create dual control signature requirements for outgoing bill payments
- Reporting features - allows you to quickly track payments and provide proof of payment information to your vendors

If you are not using Meadows Bank's business bill pay services, reach out to us today to discuss how we can help you streamline your bill paying process.

