



South Shore Bank

Noteworthy News

Volume Issue • April 2020

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Project Gratitude



When Pamela O'Leary, South Shore Bank Executive Vice President and COO and Vice-Chair of South Shore Health's Board of Directors, read about Project Gratitude's incredible mission to thank our South Shore Health workers, she became emotional. Almost 100 handmade lawn signs decorate the campus of South Shore Hospital, and the endeavor was spearheaded by a preschooler: Braden Hussey of Rockland.

"It takes my breath away to think of what is going on inside the hospital right now during the coronavirus pandemic, and the incredible work our health care workers are doing," says O'Leary. "When I heard that a four-year-old boy had rallied his peers to show our community's gratitude, I was overwhelmed."

It all began when Braden, whose father, Chris, is on the front lines as a firefighter and paramedic, wanted to make a sign to thank the workers who put themselves at risk to protect everyone else. "I'm grateful," he told his mother, Janelle. "They're doing their jobs so I can stay home and be safe."

And his heart didn't stop there: he decided to get his Saint Paul School classmates involved, as well. When Janelle suggested that they collect Amazon boxes for everyone to draw on as signs, Braden was already thinking steps ahead: "Those won't last if it rains," he told his mother. "How can we make signs that will last?"

Janelle started researching local places that would repurpose misprinted, weatherproof lawn signs that people had thrown away. When they contacted Anchor Press of Norwell, its owner, Bill Files, couldn't wait to create brand-new signs from the students' artwork: "I will print as many signs as Braden and his classmates make." Conscious of social distancing, Files provided a box of paper that Janelle and Braden distributed to 48 families in nine different towns. After the students had created their thankful works of art, the Husseys left 130 posters at Anchor Press' doorstep. "This beautiful endeavor morphed into something bigger than all of us," Files says.

Jessica Symonds, South Shore Health Foundation Senior Director, and Scott Regan, South Shore Health Internal Communications Manager, via social distancing, met Braden and Janelle at South Shore Hospital to distribute the signs. As they lined South Shore Hospital's walkways with the heartfelt works of gratitude, hospital workers were banging on windows and giving thumbs up. Landscape workers said, "Good job, buddy!" through their masks. The tribute was videoed so it could be shared with the Saint Paul School students who helped make Project Gratitude possible. On the way home, Braden began to cry. "We did it, Mom," he said.

"It was humbling for all of us," says Janelle. "We were expressing our gratitude and seeing others' gratitude at the same time."

Regan says that the signs remind the workers why they're doing what they're doing every day. "They give the people working here a sense of inspiration that can be hard to find during this time. At the end of a long day, they make the staff smile as they walk to their cars. We're all blown away that a child that young has such an understanding of gratitude and empathy."

For O'Leary, Project Gratitude exemplifies what it means to be part of a legacy of caring. "I was born at South Shore Hospital and grew up in Weymouth. My family has been fully engaged with the system through my entire lifetime; I delivered all my children there and the care provided to my dad during his final days was amazing. Even before the coronavirus, I have been astounded by what the staff of South Shore Health does to advance mental and physical health care and keep our community safe by providing quality care each and every day. When I was asked to join the Hospital Board several years back and to step into the Vice-Chair of the Board last year, I said yes without hesitation."

O'Leary and the entire staff of South Shore Bank are inspired by the Hussey family and the students of Saint Paul School. "Their acts make our community better and show selflessness," says O'Leary. "They are saying, 'We can make a difference,' which is how we feel at the bank. We really can make it through the tough times."

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Individual Retirement Accounts (IRA)

The CARES Act Impact

The CARES Act (Coronavirus Aid, Relief and Economic Stimulus) recently passed by the Federal Government includes several items that will affect retirement accounts, including IRA accounts with South Shore Bank.

You may already know that the income tax filing date was extended from April 15th to July 15th. This change also includes an extension for making your 2019 IRA contribution to July 15th as well.

Other relief is provided to IRA account holders who are over 70 ½ and must take a Required Minimum Distribution (RMD) each year. **The requirement to take the distribution this year (2020) has been waived. If you are currently set up to take an automatic Required Minimum Distribution from a South Shore Bank IRA, contact us if you wish to discontinue receiving your RMD for 2020.** IRA account holders who turned 70 ½ in 2019 won't have to take an RMD in 2020 and may not have to take their 2019 distribution if they haven't already.

It is also important to note that earlier this year, the new Secure Act changed the age for RMDs from 70 ½ to 72 starting in 2020.

For more detailed information, including provisions for those individuals that may qualify for "Coronavirus-Related Distributions", please visit our website <https://www.southshorebank.com/caresira/> or call our Customer Information Center at 781-682-3715.

What You Need to Know About COVID-19 Scams

What You Need to Know About COVID-19 Scams

Taking advantage of current events is a common tactic that cybercriminals use to fuel their malicious activities. With the global pandemic of COVID-19 and an overwhelming desire for the most current information, it can be difficult for users to ensure they are clicking on reliable resources. So far, the MS-ISAC has seen malicious activity come through just about every channel: email, social media, text and phone messages, and misleading or malicious websites. The range of current malicious activity attempting to exploit COVID-19 worldwide varies. A few common examples include:

- **Fake tests or cures.** Individuals and businesses have been selling or marketing fake "cures" or "test kits" for COVID-19. These cures and test kits are unreliable, at best, and the scammers are simply taking advantage of the current pandemic to re-label products intended for other purposes. For more information on fraudulent actors and tests, check out resources from the U.S. Food and Drug Administration (FDA).
- **Illegitimate health organizations.** Cyber criminals posing as affiliates to the World Health Organization (WHO), the Centers for Disease Control and Prevention (CDC), doctor's offices, and other health organizations will try to get you to click on a link, visit a website, open an attachment that is infected with malware, or share sensitive information. This malicious activity might originate as a notice that you have been infected, your COVID-19 test results came back, or as a news story about what is happening around the world.
- **Malicious websites.** Fake websites and applications that claim to share COVID-19 related information will actually install malware, steal your personal information, or cause other harm. In these instances, the websites and applications may claim to share news, testing results, or other resources. However, they are only seeking login credentials, bank account information, or a means to infect your devices with malware.
- **Fraudulent charities.** There has been an uptick in websites seeking donations for illegitimate or non-existent charitable organizations. Fake charity and donation websites will try to take advantage of one's good will. Instead of donating the money to a good cause, these fake charities keep it for themselves.

Government Efforts to Reduce COVID-19 Malicious Activity

The Department of Justice (DOJ) is actively seeking to detect, investigate, and prosecute cyber threat actors associated with any wrongdoing related to COVID-19. In a memo to the U.S. Attorneys, Attorney General William Barr said, "The pandemic is dangerous enough without wrongdoers seeking to profit from public panic and this sort of conduct cannot be tolerated." Individually, most state law enforcement agencies and other judicial officials are also treating these malicious actions as a high priority. More information can be found at <https://www.justice.gov/coronavirus>.

Additionally, the FDA has been taking action to protect consumers from fraudulent and deceptive actors who are taking advantage of COVID-19 by marketing tests that pose risks to patient health. If you are aware of any fraudulent test kits or other suspect medical equipment for COVID-19, you can report them to the FDA by emailing FDA-COVID-19-Fraudulent-Products@fda.hhs.gov. The FDA is now aggressively monitoring and pursuing those who place the public health at risk and are holding these malicious actors accountable.

Recommendations

Exercise extreme caution in handling any email with COVID-19-related subject lines, attachments, or hyperlinks in emails, online apps, and web searches, especially unsolicited ones. Additionally, be wary of social media posts, text messages, or phone calls with similar messages.

Be vigilant, as cyber actors are very likely to adapt and evolve to the nation's situation and continue to use new methods to exploit COVID-19 worldwide. By taking the four precautions below, you can better protect yourself from these threats:

1. Avoid clicking on links and attachments in unsolicited or unusual emails, text messages, and social media posts.
2. Only utilize trusted sources, such as government websites, for accurate and fact-based information pertaining to the pandemic situation.
 1. Federal Emergency Management Agency (FEMA) recommends only visiting trusted sources for information such as [coronavirus.gov](https://www.fema.gov), or your state and local government's official websites (and associated social media accounts) for instructions and information specific to your community.
3. NEVER give out your personal information, including banking information, Social Security Number, or other personally identifiable information over the phone or email.
4. Always verify a charity's authenticity before making donations. For assistance with verification, utilize the Federal Trade Commission's (FTC) page on [Charity Scams](https://www.ftc.gov/charity-scams).



The information provided in the MS-ISAC Monthly Security Tips Newsletter is intended to increase the security awareness of an organization's end users and to help them behave in a more secure manner within their work environment. While some of the tips may relate to maintaining a home computer, the increased awareness is intended to help improve the organization's overall cyber security posture. This is especially critical if employees access their work network from their home computer. Organizations have permission and are encouraged to brand and redistribute this newsletter in whole for educational, non-commercial purposes.

Disclaimer: These links are provided because they have information that may be useful. The Center for Internet Security (CIS) does not warrant the accuracy of any information contained in the links and neither endorses nor intends to promote the advertising of the resources listed herein. The opinions and statements contained in such resources are those of the author(s) and do not necessarily represent the opinions of CIS.



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Thank You!

Thank You!

Sending thanks to all Essential Workers (including our South Shore Bank team and fellow bankers!), First Responders and Health Care Workers.

The work you are doing for all of us in the community is deeply appreciated.

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April Work Anniversaries

Congratulations!

- Carol Farrell 43 yrs
- Thomas Gillen 19 yrs
- Michael Tinkham 17 yrs
- Clare Donoghue 15 yrs
- Darrell Bright 14 yrs
- Amy Geogan 7 yrs
- Robert Corcoran 5 yrs
- Dianne Pfluger 5 yrs
- Francisco Sanchez 3 yrs
- Annette Nelligan 3 yrs
- Viktor Aleksov 3 yrs
- Marina Oliveira 3 yrs
- Wael Khalil 3 yrs
- Ilir Lazaj 3 yrs
- Ryan Murphy 1 yr
- Kathleen Blandin 1 yr
- Conall Mannion 1 yr
- Daniel Ryan 1 yr

Their commitment and dedication is truly appreciated here at South Shore Bank!

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How to Deal With The Financial Anxiety You're Feeling

How To Deal With Financial Anxiety

The coronavirus is causing a lot of people to experience financial stress. If you're one of them, consider employing some of the strategies below.

Accept What's Happening

One of the main causes of financial anxiety is the fear of the unknown. You don't know what life is going to be like after the coronavirus is over, so you're worrying about it non-stop. One way to combat that is to accept that, for a brief time, things are going to be confusing and worrisome. The key is remember that this will not last.

Focus On Your Strengths

Go through your financial situation and identify your strengths. Maybe you have solid savings. Maybe your credit score is sky high. Whatever your strengths are, try focusing on them. Recognize the things that are going well for you. Recognize the things that you can control.

Know Your Weaknesses

Just as you should focus on your strengths, be mindful of your weaknesses. If the never ending news gets you stressed, read one source, then move on. If you shop to ease your anxiety, be aware of that habit and watch your spending. Try employing a substitute strategy. When you feel like shopping, go for a walk or take a bath instead.

Help Your Mental Health

Be gentle with yourself. If you're seeing a therapist, keep it up. If you think seeing one could be helpful, set up an appointment (via teletherapy). Get outside. Set up calls with friends. You should be prioritizing mental health. It will help you in every way.



