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Team Up!



WORKING TOGETHER!

Team spirit is all around! Working together with you to manage your finances is our most important play of the season! A professional staff is ready to help you make the best moves for your financial future!

What to Do When Your Credit Card is Compromised

Steps to take when you're the victim of credit card fraud

Though you try to protect your vital information when shopping online, the risk of having your credit card information compromised is higher than ever. Even with advanced security protocols, you could find yourself a victim of credit card fraud. Fortunately, recovering from this kind of situation is a straightforward process — so long as you know what to do and when to do it.

Act fast

One of the surest ways to protect yourself against the effects of credit card fraud is to check your statement balances regularly. If you have a mobile banking app or access to online banking, Gail Hillebrand of the Consumer Financial Protection Bureau notes that you can easily monitor your card activity on a daily basis, which makes it easier to catch when something is awry.

According to Hillebrand, your first action the moment you notice suspicious activity should be to contact your card provider or financial institution. The quickest way to take action would be to call — most financial institutions have a toll-free number through which you can report the unauthorized charges.

Hillebrand also recommends following the initial contact with a written letter, which you should copy to keep for your personal records. Take note of the date and time when you initially contact the card provider and any follow-up calls.

Once notified, your financial institution will freeze your account and you'll receive a replacement credit card with updated information thereafter. If the affected credit card is attached to any recurring bill payments, NerdWallet consumer savings expert Courtney Jespersen notes that you will need to update each payment to the updated card to avoid late payments, which can impact your credit score.

You may also want to consider contacting law enforcement to report credit card fraud. Experian recommends starting by visiting IdentityTheft.gov, the Federal Trade Commission's website for reporting cases of identity theft. Experian only recommends contacting a local law enforcement agency if you are advised to do so by your credit card provider.

In most cases, identifying fraudulent purchases will quickly lead to the charges being removed from your statement. Typically, a short investigation will take place and your card provider will confirm its findings at the conclusion. Hillebrand says that this process takes upwards of 10 business days, but the transactions may temporarily be refunded prior to the close of the investigation.

Hillebrand also notes that you have options if you're unsatisfied with how your case is handled. You can submit a complaint online through the Consumer Financial Protection Bureau's website or by calling a toll-free number.

Take preventative measures

Once you have addressed the fraudulent charges and protected your card against any additional activity, you will need to take steps to re-secure your identity. Jespersen suggests logging into your online banking or mobile banking app to make sure that all of your information is correct. Take the time to verify that your phone number and email address are current.

You should also update your account password as soon as possible. Jespersen notes that you'll want this to be a unique password from any others you use. Ensure that your new password is sufficiently complex by mixing lowercase and capital letters, numbers, and unique characters. If you aren't already, you can also enable two-factor authentication as well as any biometric security options for additional protection.

Having your credit card compromised can be a frightening situation that leaves you feeling vulnerable and confused. But if you act quickly and with a calm approach, you can mitigate any and all damage and get back to shopping with confidence.



Controlling Holiday Spending

Tips to keep your holiday spending under control

While the spirit of the season can fill your heart with joy, it can also quickly empty your wallet. There are ways to enjoy the holidays and give to others (and to yourself) without exceeding your financial limits. The following tips will help you control your spending during the most magical — and expensive — time of year.

Develop a plan

You should already have a list of people you need to buy gifts for, as well as ideas for each person, before you start shopping. While you are making your list and checking it twice, establish how much you are going to spend. You could devise a per-person monetary cap or an overall amount that you will divide among your gift recipients. Your spending plan should go beyond the cost of gifts, too. Be sure to include all holiday-related expenses such as decorations, food, wrapping paper, gift bags, supplies for holiday dinners, travel fees, and gifts for charity, advises MoneyCrashers.com writer Amy Livingston. Set a comprehensive budget you can manage (and pay off) so you avoid creating or adding to after-holiday credit card debt.



Find forgotten funds

Before you head out to the store and fight the crowds or open your laptop and curse your sluggish Wi-Fi, go on a funds-finding mission, advises NerdWallet writer Liz Weston.

Chances are you have a forgotten gift card in your junk drawer or wallet that will delight someone on your list. If you regularly use credit cards, you might have earned rewards that can help with your holiday budget. Go old school and count your coins — you might be surprised how much they amount to. Weston also suggests shopping your “gift stash” if you have one.

Think outside the box (or gift bag)

Often the most appreciated gifts are not the ones that originate in a store. Use your creative talents to “buy” gifts. Are you a crafter or a talented baker? Are you skilled in home improvement projects and have someone on your list who would appreciate some help in their own home? You might also want to consider gifting your time, which is more precious than anything bought from a retailer. Investopedia writer Reyna Gobel suggests offering a free night of babysitting, a home-cooked meal, or an overdue get-together.

Another way to spread holiday cheer without overspending is by sharing what you already possess. “Consider passing along a treasured object while you’re still around to enjoy the recipients’ pleasure. It could be something you inherited or that the other person admired: a piece of artwork or jewelry, a beloved toy, a musical instrument, a grandparent’s toolbox or baking supplies,” suggests Weston.

Suggest a new tradition

If your gift-giving list is a mile long and it’s stressing you out, consider talking with your family or friends. Propose a spending limit or a Secret Santa buying approach where everyone only has to buy a gift for the name they draw out of the hat. Or, focus on buying gifts for just the kids in the family or plan a holiday outing for everyone to enjoy that eliminates gift-giving responsibilities for everyone.

With thoughtful planning, a comprehensive budget, or a new approach to holiday gifts, you can still enjoy the season of giving without crumbling under financial pressure.

5 Ways to Combat Neck Pain and Stiffness

Tips to help you find relief

There's a good reason that annoying, persistent problems are colloquially called a "pain in the neck." Neck pain can prevent you from enjoying restful sleep, limit your mobility, and keep you from participating in your favorite activities. Here's a look at a handful of strategies available to help ease the tension.

Try topical pain relief

If you've simply tweaked a muscle in your neck, consider over-the-counter topical pain relief. Gels, creams, and patches can dull the pain with warming or cooling sensations. Just be sure to wash your hands thoroughly after applying them — you don't want to accidentally transfer the topical pain reliever's active ingredients into your eyes. And according to the Cleveland Clinic, it's a good idea to keep track of how many days you're using them. Overuse could cause a rash, and if your pain persists for more than a week, it's time to seek medical attention.



Hot and cold therapy

Heat and ice can work wonders for minor injuries. Ice should be used on the affected area for the first 48-72 hours, then heat afterward. Just be careful not to fall asleep with ice packs or heating pads on your body. Furthermore, the Cleveland Clinic warns that you should resist the temptation to double up by applying heat where you've recently applied a topical pain reliever — this could cause skin irritation and discomfort.

Posture problems

If you spend a lot of time craning your neck toward your phone, tablet, or computer, you could start to feel some ill effects. In addition to simply remembering to sit and stand up straighter, you can also inspect your workplace, car, and home office for poor ergonomics that could be causing your neck pain. For instance, an ill-positioned keyboard, an unfavorably angled computer monitor, or an improperly adjusted driver's seat could be causing strain on your spine. The Mayo Clinic suggests adjusting your chair to allow you to recline slightly, switching to a larger computer monitor to prevent yourself from craning your neck, and using a headset when speaking on the phone, so you don't have to support the phone by scrunching your head and shoulder together.

Loosen up

According to chiropractor Andrew Bang, weak muscles in your neck can allow your joints to slip out of place, which can potentially lead to nerve injuries and persistent pain. Stretches and exercises can help strengthen these muscles and give your spine more support. Start off slow and easy — turn your head from side to side, or look up and down. You can also roll your shoulders or pinch your shoulder blades together.

Think about your sleeping situation

Your sleeping position can play a major role in managing neck pain. Bang suggests only sleeping on your back or side, not your stomach. Stomach sleeping can cause your head to twist at an awkward angle for hours, he explains. On top of that, consider trying to sleep with a specialized neck pillow, or forgoing a pillow entirely. A firmer mattress may also provide the support you need.

With a little patience and self-care, you can ease the pain and stiffness in your neck. However, if your troubles persist, consider contacting your healthcare provider or consulting with a physical therapist.

Teaching Your Kids the Responsibility of Owning a Pet

Pet ownership tips for kids

Have your kids expressed interest about adding a dog, cat, hamster, or other pet into your family? Although you want to say yes because you know how much your kids want a pet, you are worried they aren't ready for the responsibility of caring for a living creature. The following tips will help you communicate all that goes into being a good pet owner so you can say yes with confidence.

Outline responsibilities

When your child is begging for a pet, they aren't seeing the work that goes into keeping a pet happy and healthy. They are blinded by the cuteness, the cuddles, and the fun. It is your job to outline all the responsibilities, chores, and tasks that go into good pet care in a way your child can comprehend. To help you get your point across, Erin Topp, CPDT-KA, owner of Topp Canine Solutions, LLC, author of The Five Dog Blog, and Parenting.com contributor suggests creating a list of pet-related chores and responsibilities everyone in the family can share.

"Discuss why the chore is important and what could happen to their pet if the chore is not done (the animal could go hungry or get sick, for example)," she writes. "Remember to serve as a role model. Children can learn responsible pet care by observing your behavior."



Establish age-appropriate chores

Although each member of your family will want to help with the pet, everyone's strengths differ. Your 3-year-old is not ready for the responsibilities that your 12-year-old can handle. Once you have created a comprehensive chore list of pet-related responsibilities, divvy them up by age. Your little one (ages 4-5) can "assist" you with chores like dropping a treat on the floor when your pet has earned praise for learning a new task or for good behavior, advises FamilyEducation.com writer Laura Richards. Bigger kids between the ages of 6 and 8 will be eager to take on responsibilities, but they should always be supervised by an adult or older sibling when interacting with the family's pet, she adds.

"Teaching simple tricks and commands, and playing fetch are all great ways for your child to care for his pet's need for stimulation and attention. Children this age can also learn to brush their cat or dog correctly (head to tail in the direction the coat is growing) with supervision," according to Richards.

Inspire a strong work ethic

Owning a pet is a lot of work for kids and grown-ups alike. There may be a time that the grind of daily pet chores or responsibilities becomes less attractive for kids. If your kids are failing at their responsibilities, you must encourage them to do better without finger pointing or guilt-trips.

"Too much criticism can cause feelings of failure in themselves or anger toward the innocent pet. Instead, find out why chores aren't getting done and find a way to renew your children's interest in their responsibilities," advises Topp.

Welcoming a pet into your household can bring joy, excitement, and fun for everyone. With these tips for pet ownership, everyone can share in the love and responsibilities of caring for a furry family member.

