

The Voice Is Designed Exclusively for our VIP Club® Members

the
oice

FALL
2026



Fall Word Scramble

Unscramble the words below!

MUNTAU _____

VEALES _____

MUPKPIN _____

VESTHAR _____

PELPA _____

YOZC _____

VTLRAE _____

ODRAHCR _____

Bonus Brain Teaser:

I'm something you can grow without planting, save without storing, and use when you need me. What am I?

Brain Teaser Answer: Savings 💰

Answer Key:

AUTUMN | LEAVES | PUMPKIN | HARVEST | APPLE | COZY | TRAVEL | ORCHARD

🔍 Can you find this piggy bank hidden somewhere in these pages?



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Fall 2026

Featured Articles In This Issue:

Fall Word Scramble

Before You Pay, Ask:
Why That Way?

Shop Local. Give Local.
Keep the Cheer Here.

Your Next VIP Trip:
**Zydeco Rhythms &
Bayou Bites**



Member FDIC



BEFORE YOU PAY, ASK: WHY THAT WAY?

Imagine someone calls with urgent news: You owe money. Your account is at risk. A family member needs help. You've won a prize *but* there's a fee to claim it. Then comes the instruction:

"Here's how you need to pay."

Gift cards. Cryptocurrency. A payment app. Maybe even instructions to move money from one account to another. There's a reason.

Scammers don't just care whether you pay. They often care *how* you pay, because some payment methods make it much harder to stop a transaction, identify the recipient or recover your money afterward.

**UNEXPECTED + URGENT
+ A SPECIFIC PAYMENT
METHOD = STOP.**

Watch for the flags.

Think twice if you are:

- Contacted unexpectedly.
- Told there is an emergency or immediate problem.
- Pressured to act before you have time to think.
- You're told not to talk to anyone about it.
- Told you must pay using a particular method.

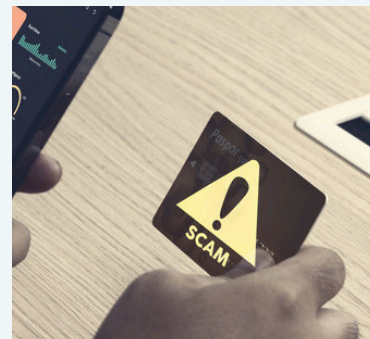
And remember: Caller ID, text messages and emails aren't proof that someone is who they claim to be.

Visit [FTC.gov](https://www.ftc.gov) for even more information about recognizing and reporting scams.

WHY WOULD THEY WANT YOU TO PAY THAT WAY?

Gift Cards: Gift cards are meant to be just that; gifts. Not a way to pay a bill, fine, fee or debt.

Why this option benefits a scammer: Once someone has the card number and PIN, the money is quickly spent. It's also very difficult to track down once gone. If someone tells you to buy gift cards and send them the numbers on the back, stop. It's almost always a scam.



Cryptocurrency: It's difficult to reverse and generally does not carry the same legal protections as traditional credit and debit card transactions.

A government agency, legitimate business or your bank isn't going to unexpectedly contact you and demand that you buy cryptocurrency to settle a problem, promise a fortune in returns, or "protect" your money.

Payment Apps: Person-to-person payment services can make splitting dinner, paying a babysitter or sending money to family incredibly convenient. **But convenience shouldn't replace caution.** These services are generally best used with people you know and trust. Before you tap "send," verify the recipient and make sure you understand exactly who you're paying and why. Once the money is sent, it is incredibly difficult (sometimes impossible) to get it back.

What About a Credit Card? While card transactions can sometimes be caught, recorded or tracked; no payment method can make a scam harmless or guarantee your money will be returned if you become a victim. Your first line of defense is always recognizing red flags and verifying the recipient before you pay.

Remember: If ever in need of help in recognizing a scam, we're here for you. Call your local branch!



SHOP LOCAL. GIVE LOCAL.

KEEP THE CHEER HERE.

The holidays are a great reminder of how much our local communities have to offer. From the shop owner helping you find the perfect gift to the restaurant or your go-to bakery perfecting your family's holiday meal, local businesses add character, convenience and connection to the places we call home. Where we choose to spend our money can make a meaningful difference.

GIFTS THAT GO BEYOND THE WRAPPING

Shopping local isn't just about checking names off your list.

It can mean supporting:

- The family-owned store sponsoring your child's team.
- The restaurant donating to a community fundraiser.
- The contractor volunteering at a local event.
- The business owner creating jobs close to home.
- The small shop that remembers your name when you walk through the door.

When local businesses thrive, our communities benefit, too.

LOCAL CAN TAKE A LOT OF DIFFERENT FORMS.

Consider purchasing a gift card to a favorite restaurant. Book an appointment with a local salon or service provider. Order treats from a hometown bakery. Hire a local photographer. Pick up gifts from a nearby boutique, hardware store, greenhouse or something handcrafted.

Don't forget about experiences-

A dinner out, tickets to a local event, a class, membership or even planned afternoon together can make a memorable gift without adding another item to collect dust on someone's shelf.

SMALL CHOICES ADD UP

About 68% to 70% of each dollar remains when spent at a small, locally owned business vs about 13% to 43% when spent at a big box store in your area.

Local spending typically creates \$45 in local activity per \$100 spent, versus \$14 for big-box chains. Money circulates 3 to 5 times through local payrolls, regional suppliers, and services before leaving the area.

Local businesses create higher local tax yield per dollar and donate roughly 250% more to local charities and non-profits than national chains.



Community Is at the Heart of What We Do

At First Savings Bank, we believe strong communities and strong local businesses go hand in hand.

We're fortunate to work alongside business owners, families, farmers, organizations and neighbors who continue investing their time and talents into the places we all call home.

So as you finish your holiday shopping this year, consider looking close to home first.



Zydeco Rhythms & Bayou Bites

A VIP New Orleans and Cajun Country Adventure

MARCH 9-15, 2027

7 Days / 6 Nights

\$4,398 Per Person*

Real Cajun. Real Local. Real Fun.

A 7-Day Louisiana adventure filled with bayou culture, Cajun flavors, live music, New Orleans favorites and an exclusive VIP St. Patrick's Parade Experience.

TRIP HIGHLIGHTS

Houma + Bayou Country

Local culture, Cajun music and an authentic Louisiana seafood boil.

Cajun Country

Faith Family Shrimp Company, waterfront dining and Lafayette food & music traditions.

TABASCO & Avery Island

Tour the iconic Tabasco grounds and enjoy product tastings.

Destrehan Plantation

Historic estate visit plus an interactive regional cooking demonstration and lunch.

Three Nights in New Orleans

Mariott Canal Street, the French Quarter, National WWII Museum and Cafe du Monde.

Parade at Metairie

Private balcony, private street view, open bar, buffet and the most hilarious traditions to be seen!

WHAT'S INCLUDED

- Roundtrip airfare from select gateways
- 6 hotel nights
- Lunch and cooking class at Destrehan Plantation, lunch at COCO Marina, Cajun dinner with music in Lafayette and more!
- Private deluxe motor coach
- Taxes, Government Fees and Service Charges
- All admissions as listed in the detailed itinerary*
- A TRIPS exclusive St. Patrick's Day parade with marching bands, floats and beads!

ULTIMATE VIP BUCKET LIST EXPERIENCE

Go from spectator to superstar when you join a local crew and ride through the parade, tossing beads, potatoes and cabbages to the cheering crowd below!

With this added experience, you'll enjoy:

- Private transportation to and from the event
- A private group breakfast to kick off the big day
- Designated spot on the float, fully stocked with items to throw
- Beverages on board the float, including beer, wine and more!

Add \$1,280 per person if you would like to experience this ultimate excursion.

Ready for Louisiana?

Call your local VIP Representative to reserve your space! Deposit of \$650 to hold your spot - fully refundable until November 25th. Final payment and sign up deadline through your local branch is November 15th, 2026 as all details and payments are due to the Trips office by November 25th.

Reservations are first come, first served.

* for more information, complete itinerary, and additional cost details, please contact your local VIP Representative.