The Voice Is Designed Exclusively for our VIP Club® Members

Featured Articles In This Issue:

WHAT TO KNOW BEFORE YOU SHARE PERSONAL INFO BY PHONE

Phone scams can sound very convincing. A caller may claim to be from your bank, a government office, a utility company, or even someone you know. They may sound professional, confident, and urgent. It can seem impossible to spot a legitimate call from a scam - one of the best ways to find out is to simply slow down.

When a caller is rushing you, that's your sign to pause, ask questions and trust your gut. One question to start with - "What is your full name, department, and direct extension?" Let them know you plan to hang up and call the company using a phone number you have verified, like the number on your debit card, a statement, or the official website. If the caller resists, gets irritated, or tries to keep you from checking, that's a bad sign.

It's important to remember that just because a phone number looks familiar or comes through with a name you would expect, it does not mean the call is legitimate. Caller ID can be misleading. Plus, with new technology and scammers learning new tricks every day, things sound believable.

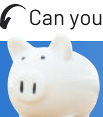
As a good rule of thumb, never give out sensitive information over the phone. That includes your full account number, debit card number, PIN, online banking username or password, a one time security code, or Social Security number. If someone unexpectedly asks for that kind of information, it's okay to say, *"I'm not comfortable sharing that over the phone."*

Be especially careful if the caller asks you to "verify" information. Often, scammers already have a few details about you and will use them to sound trustworthy. Knowing part of your phone number, address, or other information doesn't mean the call is safe.

When in doubt, trust your instincts. It is always okay to slow the conversation down, ask questions, or end the call altogether. We've recently seen a surge of scammers posing as our banks, so stay cautious of fraudulent calls. We will always encourage you to contact the bank directly using a known, trusted number if you are ever unsure of a caller.

Ultimately, a little extra caution can make a big difference. By taking your time, verifying who is calling, and keeping sensitive information private, you can help protect yourself from phone scams and feel more confident when the phone rings.

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



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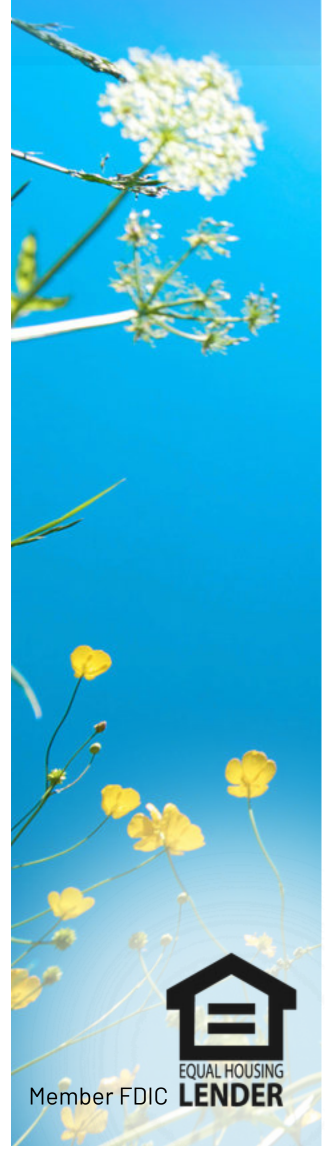

Buy Fresh, Use More, Waste Less:

One of the best parts of summer is the fresh food that seems to show up everywhere- garden tomatoes, sweet corn, berries, cucumbers, and fresh herbs. But what to do with it all? You don't want any to go to waste, but eating the same thing for weeks at a time gets old fast.

You dont need multiple complicated recipes to ensure you have variety. Sometimes, the simplest meals are the best.

Fresh Breakfast Ideas

Change up your every-day breakfast without making things complicated. Add berries, peaches, or sliced apples to yogurt, oatmeal, cereal, pancakes, or toast with peanut butter or cream cheese. If you have fruit that needs to be used soon, throw it all together with a little ice and enjoy a fresh smoothie!

Vegetables work well at breakfast too. Toss peppers, onions, spinach, tomatoes, or mushrooms into scrambled eggs or an omelet to use up small amounts before they go to waste.

Classic Style Lunch

A tomato sandwich with mayo, salt, and pepper is hard to beat. Cucumbers, lettuce, peppers, or onions can easily be added to wraps, sandwiches, or salads.

Pasta salad is another simple way to use what you have- just toss cooked pasta with chopped vegetables and your favorite dressing.

If you have extra tomatoes, peppers, onions, or herbs, fresh salsa is a simple way to use them before they go to waste.

Simple Side Dishes

Make easy side dishes without much effort. Sweet corn can be grilled or boiled, cucumbers can become a quick salad with vinegar, sugar, salt, and pepper, and fresh tomatoes are delicious with just a little salt, olive oil, or basil.

Sheet-pan vegetables are another great way to use what you have before it goes to waste. Chop zucchini, potatoes, carrots, peppers, onions, green beans, or any extras in the refrigerator, toss with oil and seasoning, and roast until tender. They pair well with almost any meal or can be enjoyed on their own.

Quick Snack Options

Fresh produce makes snacking easy when it's ready to grab. Keep sliced vegetables in the refrigerator for quick snacks with dip, hummus, or cheese and crackers. Berries, melon, grapes, or sliced peaches are a simple way to satisfy something sweet.

For a little variety, layer yogurt, berries, and granola into a quick parfait, or freeze grapes and berries for a cool summer snack. It's a simple way to use up extras and feels like a treat without needing much preparation.

Still Have Extra?

Soft fruit can go into muffins, or a quick topping for ice cream. Herbs can be chopped and frozen with a little water or olive oil to use later.

If you still have more than you can use, share it! Fresh produce can be a simple, thoughtful summer surprise.

Seek opportunities - just add them to what you're already making and let the fresh flavors do the work.

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"JUST IN CASE" FOLDER

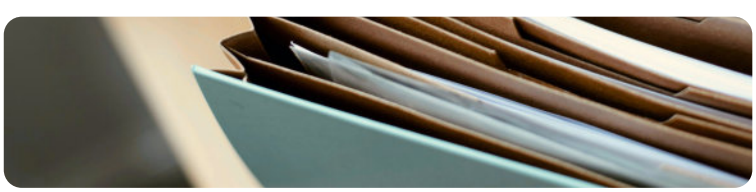
Most of us have a few important papers tucked away somewhere, maybe in a desk drawer, a file cabinet, a safe, or a folder we meant to organize months ago. It works well enough day to day, until someone else needs to find something quickly.

That's where a "Just in Case" folder can help.
A "Just in Case" folder is simply a place to keep important information your family or trusted contact may need in an emergency. It doesn't have to be fancy, and it doesn't have to include every document you own. The goal is to make things easier for the people you care about if they ever need to help you handle an unexpected situation.

Start with the basics. Include a list of emergency contacts, doctors, insurance providers, attorneys, financial professionals, and anyone else your family may need to reach. You may also want to include a list of where important documents are kept, such as wills, powers of attorney, insurance policies, vehicle titles, property records, tax documents, and account information.

Consider including information about your bank accounts, retirement accounts, insurance policies, and beneficiaries. **Noting where accounts are held can save your loved ones a lot of time and stress later.**

A "Just in Case" folder can also include everyday information that may be easy to overlook, such as recurring bills, household services, subscriptions, pet care instructions, medication lists, and location of spare keys.



This does not mean to keep sensitive details and documents sitting in the folder. In fact, some items may be better kept in a secure location, such as a locked home safe or safe deposit box.

The folder can simply say where those items are located and who has permission to access them.

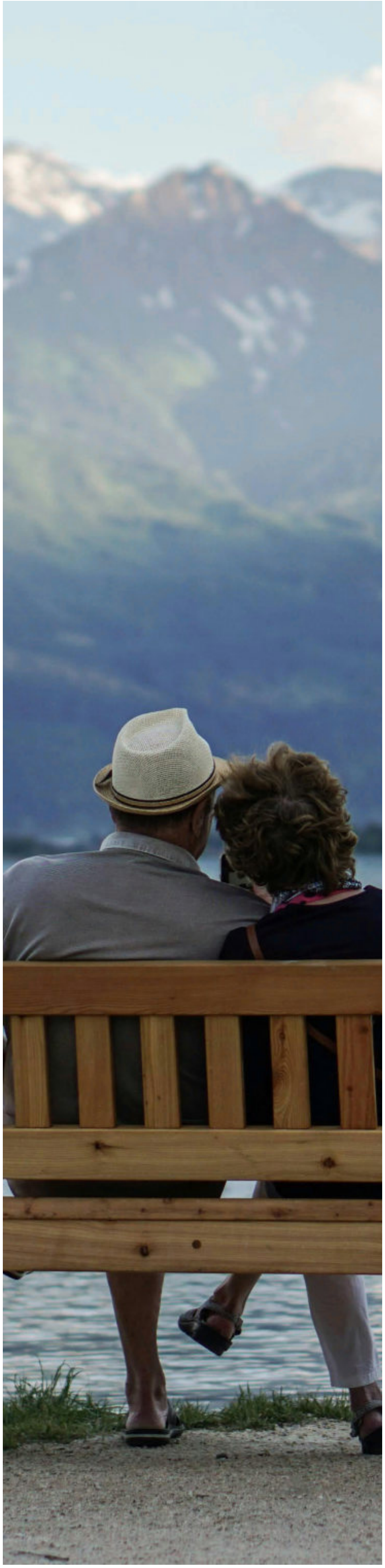
KEEP INFO SAFE AND SECURE

Once your folder is started, let a trusted person know it exists and where to find it. You don't have to share every detail with everyone, but someone should know where to look if the need ever comes up.

It's also wise to review the folder once a year, or anytime something major changes.

At its heart, a "Just in Case" folder is about care. It's one small way to make things easier for your family, reduce confusion, and give yourself a little more peace of mind.

If you have questions about safely storing important documents, reviewing beneficiaries on your bank accounts, or learning more about safe deposit box options, contact your local branch.



Travel Smarter:

7 THINGS TO DO BEFORE YOU LEAVE TOWN

1. Let your bank know before you go
If you'll be traveling out of state or making purchases outside your normal routine, consider setting a travel alert or contacting your local branch before you leave. This can help reduce the chance of your card being flagged for unusual activity while you're away.

2. Check your debit card
Make sure your debit card is active, not close to expiring, and easy to access. If you use mobile banking, review the card features available to you, such as alerts and Card Controls.

3. Bring a backup payment option
Even if you plan to use your debit card most of the time, it's smart to have another payment method available. Cards can be misplaced, declined, or damaged, and a backup can offer peace of mind.

4. Keep important information handy
Make a list of important phone numbers, including your bank, hotel, airline, travel company, and emergency contacts. Keep the list somewhere separate from your wallet or purse in case either is lost.

5. Be careful with public Wi-Fi
Avoid logging into online banking or entering card information while using public Wi-Fi. Prepare for your trip by ensuring your data is on and available. If you need to access sensitive information, use your cellular data or wait until you're on a secure network.

6. Watch for travel scams
Take a few minutes to look up common scams in the area you'll be visiting. Tourist spots can have issues with fake tickets, taxi overcharges, ATM skimmers, or suspicious street offers. Knowing what to watch for ahead of time can help you feel more prepared when you arrive.

7. Don't overshare online
It's fun to share vacation photos, but posting exact travel dates or outlining your plans can be interpreted by criminals to mean your house is empty -creating unnecessary risk.. Consider saving most of the sharing until you're back. Instead, create dated folders in your phone so you can record details, images and info for when you are home and ready to share.

Enjoy the Trip With More Peace of Mind

Travel should be something to look forward to. By planning ahead, protecting your payment information, and using the tools available, you can spend less time worrying and more time enjoying the journey.

Before your next trip, contact your local branch if you have questions about travel alerts, Card Controls, mobile banking, or your debit card. We're happy to help you feel prepared before you leave town.