



MAY 2021

The VOICE Newsletter

designed exclusively for our VIP Club® Members



As we celebrate mom's this month, try your hand at this quiz...

Mother's Day Quiz

1. Name the musical that is based on the songs of ABBA.
2. She fetched her poor dog a bone.
3. Another name for head nun.
4. In the TV series *"Bewitched"*, what is the name of Tabitha's mother?
5. Which animal has the longest gestation period?
6. Elvis Presley sings this song in honor of his mother.
7. She was the wife of a US President and mother to another.
8. Which Hollywood star had a book written about her called *"Mommie Dearest"*?
9. In the TV series *"All in the Family"*, who was the mother in the Bunker's family?
10. Which TV mother drove a flowered bus with singing children?

Answer Key

1. Mamma Mia
2. Old Mother Hubbard
3. Mother Superior
4. Samantha
5. Elephant - 22 months
6. Mama liked the Roses
7. Barbara Bush
8. Joan Crawford
9. Edith Bunker
10. Shirley Partridge in the series *"The Partridge Family"*



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(VERY IMPORTANT PARTNER)

MEMBER FDIC



Have you heard the buzz lately about hands-free payment technology or mobile wallet payments? Does it sound interesting, but you're still a little uncertain about how it all works?

We hear you and it's completely understandable. Using a debit card is so simple and convenient it probably never even occurred to you to try another payment option. But perhaps you've become more cautious about tapping PIN pads and you're curious to learn how to take advantage of the mobile wallet app on your smartphone.

To help you understand how mobile wallets work, and decide if they're right for you, we'll break things down and tell you what you really need to know!

MOBILE WALLETS

WHAT IS A MOBILE WALLET?

A mobile wallet is a virtual wallet that stores payment card information on a mobile device.

This technology allows you to pay for goods by waving your smartphone or smartwatch over the merchant's chip reader instead of swiping or dipping your debit or credit card.

ARE MOBILE WALLETS SECURE?

Mobile wallets use data encryption and tokenization to ensure your bank and credit card account numbers aren't transmitted when you make a payment. Merchants you buy from don't receive the details of your card or account details; they only receive a unique, one-time code that's good for that purchase. This reduces your risk of becoming a victim of identity theft or credit card fraud.

WHAT ARE SOME POPULAR MOBILE WALLETS?

Apple Pay®: This mobile wallet lets you use your iPhone, Apple Watch, Mac or iPad to make payments and is accepted nearly everywhere.

Google Pay™: Like Apple Pay, Google Pay lets you use your laptop or mobile device to make payments both in-person and online. Several payment tools, including Android Pay, have been combined under the Google Pay brand.

Samsung Pay®: This digital wallet service works with Samsung devices.

Popmoney®: This peer-to-peer mobile wallet allows you to transfer money between friends. For your convenience Popmoney is available inside Internet and Mobile Banking.

WHAT ELSE CAN I USE A MOBILE WALLET FOR?

A mobile wallet is also a great place to store electronic airline boarding passes, event passes, event tickets, loyalty cards and more.



ARE THERE FEES TO USE A MOBILE WALLET?

Though mobile payment apps are typically free to use for certain transactions, there may be costs associated with other services, such as data rates from your service provider. Popmoney may have a small fee to send money.

MEMORIAL DAY TRADITIONS

There are a number of Memorial Day activities that families enjoy participating in every year, but there are also a few meaningful Memorial Day traditions that you can honor.



MEMORIAL DAY POPPIES: People wear poppies to honor America's war dead in a Memorial Day tradition that dates back to the poem "*In Flanders Fields*," written in 1915 by John McCrae. Inspired by the poem's image of red poppies scattered through cross-shaped grave markers, American Moina Michael and France's Anna E. Guerin started selling artificial poppies as a fundraiser for children affected by the war. Now, many Americans pin a poppy on their shirt as a sign of respect.

PLAYING "TAPS:" During the Civil War, a U.S. general thought the bugle call signaling bedtime could use a more melodious tune, so he wrote the notes for "*Taps*" in 1862. Another officer later used the bugle song for a funeral, fearing the traditional firing of rifles might sound like an attack. Now, "*Taps*" is a traditional part of Memorial Day celebrations.

VISIT A LOCAL VETERANS CEMETERY: Some of the graves in a veteran cemetery are well maintained and decorated by families. Bring flowers and lay them by a grave that doesn't have any.



NATIONAL MOMENT OF REMEMBRANCE: To ensure the sacrifices of America's fallen heroes are never forgotten, President Bill Clinton signed into law "*The National Moment of Remembrance Act*" in December of 2000. The law encourages all Americans to pause wherever they are at 3 p.m. local time on Memorial Day for a minute of silence to remember and honor those who have died in service to the nation.

Memorial Day

Remembering the men and women who have died while serving in America's armed forces.

HANG YOUR FLAG AT HALF-STAFF: Federal guidelines say the flag should be displayed at half-staff only until noon, then go up to full-staff until sundown.

Source: <https://www.rd.com/article/memorial-day-history/>

10 Sunscreen Tips You Should Follow to Protect Your Skin

By Samantha Rideout, Reader's Digest Canada

You already know the basics: apply sunscreen liberally and repeat often. But there's more to be done if you want to get the best protection from harmful rays.

KNOW YOUR NUMBERS

A sunscreen with an SPF of 15 filters out about 93% of cancer-causing UVB rays, while an SPF of 30 protects against 97 % of them. No sunscreen is able to protect you from all UVB rays.

MIND THE A RAYS

Both UVA & UVB rays contribute to cancer and premature skin aging, but UVAs are sneakier – they don't cause burns. To make sure your sunscreen is keeping both at bay, look for the phrases "broad spectrum", "multi-spectrum" or "UVA/UVB protection" on the label.

MAKE SURE YOU GET ENOUGH

On average, people apply one quarter of the sunscreen required to get the SPF indicated on the bottle. Adults need to use about 2 teaspoons if they're wearing clothes that expose their face, arms and neck, or 2 tablespoons (the equivalent of a shot glass) for the whole body. A nickel-sized dollop should cover the face alone. Reapply at least every 2 hours.

CHECK THE BEST-BEFORE DATE

Sunscreen doesn't retain its efficacy for more than 3 years, so toss it if it's past the expiration date.

REMEMBER YOUR PEEPERS

It's not only skin that can burn; the surface of the eye is vulnerable too. Don't head out without UV-blocking sunglasses. The protection comes from an invisible chemical in the lenses, so refrain from judging the glasses' ability to shield you based on their color or darkness.

CONSIDER YOUR ENVIRONMENT

Your exposure to UV rays depends on where you're located. The closer you are to the equator, the stronger they'll be. The same goes for altitude. And, never let your guard down because of clouds; even when the sky is completely overcast, up to 40% of UV rays still reach the ground. Many of the most serious sunburns happen on grey days...

ANYTHING'S BETTER THAN NOTHING

While it's better to wear something than nothing, lower-SPF sunscreens are not sufficient for prolonged amounts of time spent outside.

GET FULL COVERAGE

Slather any and all exposed skin: commonly overlooked areas include the ears, neck, the top of the feet, the back of the knees and the hard-to-reach upper back. If you're also wearing makeup or using bug spray, put on the sunscreen first – active sunscreen ingredients need to have direct contact with the skin to do their job.

RESISTANT, BUT NOT WATERPROOF

Some sunscreens are "water resistant," which means they'll protect the skin for longer before water or perspiration washes them away. Whether your sunscreen is water resistant or not, reapply it once you get back on dry land.

FOR ONE AND ALL

Darker skin is less susceptible to UV damage, but nobody is immune to skin cancer. Sunscreen is recommended for all skin tones.

