



FALL 2024

Autumn's Best Soups: Perfect for Crisp Fall Nights

Chicken Gnocchi Soup

- 1 pound chicken breasts cooked, shredded
- 1 Tbs olive oil
- 4 Tbs butter
- ¼ cup all-purpose flour
- 1 small onion chopped
- 2 garlic cloves minced
- 6 cups chicken broth
- 2 cups milk
- 1 cup carrots shredded
- 2 tsp parsley flakes
- Salt and pepper for seasoning
- 1 package 16 ounces mini potato gnocchi
- 1 cup fresh spinach chopped



In large pot, melt butter and olive oil together. Add onions, carrots and garlic and cook until onions become translucent. Whisk in flour, let cook one minute, slowly stir in broth, simmer until it starts to thicken up. Meanwhile in pan cook your gnocchi according to package directions, drain, set aside. Add milk to your veggie and broth mix and bring to a boil, stir in your seasonings. Once boiling, reduce heat, add your gnocchi, spinach and chicken simmering until heated through and thickened.

Shepherd's Pie Soup

- 1-pound lean ground beef
- 2 large carrots diced
- 1 large onion diced
- 3 cloves garlic minced
- 3 cups chicken broth
- 1 cup half-and-half
- 1 ½ cups diced potato
- ½ teaspoon ground sage
- ½ cup frozen peas
- ½ cup frozen corn
- 1 cup shredded cheddar cheese
- 2 teaspoons cornstarch



In large pot, brown ground beef. Once browned, drain & set aside.

In the large pot, add the onion and carrots, cook for 5 minutes until tender. Add garlic, cook & stir for additional minute. Add broth, be sure to stir and scrape bottom of pot with cooking utensil. Add ground beef, half-and-half, potatoes, sage. Stir to combine. Bring to a boil, cook 5 minutes. Add frozen corn and peas. Cook for 10 minutes. In small bowl, mix cheese & cornstarch together. Add to soup in small batches, stirring constantly until the cheese has melted. Season with salt and pepper to taste.

Caramelized Cream of Onion Soup

- ¼ cup unsalted butter
- 3 large yellow onions, peeled and sliced
- ½ teaspoon ground white pepper
- 1 ½ teaspoons dried thyme
- ¼ cup all-purpose flour
- 1 ½ cups dry sherry
- 1 quart chicken stock
- 2 cups heavy cream
- 1 tablespoon lemon juice
- 1 teaspoon hot sauce



In saucepan, melt butter. Add onions and sauté over medium heat until caramelized. This can take 30 minutes. Stir often to prevent burning. After onions caramelize, stir in white pepper and thyme. Add flour, mix thoroughly. Pour in sherry and cook until thickened. Stir in chicken stock, bring to a boil. Reduce heat and cook for 5 minutes. Add cream, lemon juice, and hot sauce. Cook until heated through. Season with salt and pepper to taste.

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



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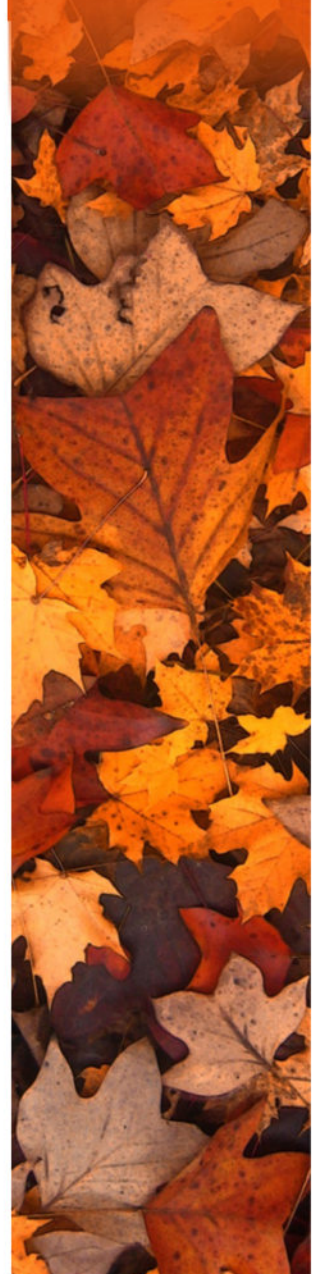
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Cape Cod!



TOP SCAMS OF 2024

As technology has made life easier, it's also opened the door for new types of fraud and scams. Many of us rely on digital tools to handle our finances, communicate with loved ones, and shop from home. While these conveniences are great, they come with risks we should all be aware of. Here are a few of the most common scams of 2024 and how to protect yourself.

Fake Emails from Trusted Companies

Scammers are getting better at making emails look like they're coming from legitimate sources. The emails might ask you to update your account information, click a link to resolve an issue, or even claim that you've won a prize.

How to Avoid: If the email creates a sense of urgency or demands personal information immediately, that's a red flag. Always double-check the sender's email address carefully. If anything seems off, don't click on any links. Instead, go directly to the company's website or call them to verify. Most legitimate companies won't ask for sensitive information through email.

Phone Call Scams

Many people have received phone calls from someone claiming to be from the IRS, a tech support company, and even a family member in distress. These scammers are incredibly convincing, and they prey on your instinct to help.

How to Avoid: Requests for immediate payments through wire transfers, gift cards, or apps like Zelle are major signs of a scam. Hang up if someone calls unexpectedly asking for money or access to accounts. If it's a family member or friend supposedly in trouble, hang up and call back using a number you know. If it's a company, verify by calling a number from their website.

Online Shopping Scams

Shopping online is convenient but be careful where you shop. Scammers often set up fake online stores or listings that offer unbeatable deals on products—only to steal your money or personal information.

How to Avoid: If you find a deal that seems too good to be true, it probably is. Unusually low prices, poor web design, and inability to contact customer service are warning signs. Stick to reputable sites you know and trust. Check reviews and make sure the website is secure – look for "https" at the start of the URL.

Tech Support Scams

You may receive an alarming message on your computer or phone claiming that your device has been infected with a virus. The message will provide a number to call for "tech support." Scammers then ask for access to your computer or demand payment to fix the problem.

How to Avoid: If you're asked to pay in unconventional ways, such as gift cards or through wire transfers, it's likely a scam. Legitimate tech companies won't contact you out of the blue. If you receive such a message, don't click anything or call the number provided. If you think there's a real issue, reach out to the company using official contact methods.



Simple Steps to Stay Safe

Take Your Time: Scammers often push for quick action. Slow down, think things through, and double-check all requests before acting.

Verify the Source: If you receive a suspicious phone call, email, or text, verify by contacting the company or person through their official channels.

Use Strong Passwords: Protect your online accounts by creating strong, unique passwords and change them regularly. When possible, consider using Two-Factor Authentication (2FA).

Be Skeptical of Unusual Payment Methods: If someone insists on payment through a gift card, wire transfer, or a payment app for an unexpected or unfamiliar reason, pause and reconsider.

Monitor Your Accounts: Regularly review statements and accounts for unauthorized transactions. If you notice anything unusual, be sure to report it immediately.

By staying aware and cautious, you can protect yourself from scams. If something feels off, trust your instincts. Please contact your local branch with any questions or concerns — your financial safety is our top priority.



SNACKING: THE RIGHT & WRONG WAY

As the weather cools down and the leaves begin to fall, many of us reach for warm, comforting foods to enjoy during the cozy autumn months. Snacking can be a key part of a healthy diet during this time of year, providing sustained energy and keeping you satisfied between meals. However, it's important to make mindful choices to avoid common snacking pitfalls. Here's a guide to snacking the right way—and examples of snacks that will keep you energized and feeling great.



The Right Way to Snack

Focus on nutrient-dense foods - snacks that pack a lot of vitamins, minerals, and energy-boosting nutrients into smaller portions, helping you feel satisfied and provide energy that lasts longer.

Choose whole foods. Fruits, vegetables, nuts, seeds, and whole grains are excellent choices. They are rich in vitamins, fiber, and antioxidants, which support overall health.

Pair with protein. Protein helps keep you full longer. Try combining a protein source like yogurt, cheese, or nut butter with fiber-rich foods, like an apple or carrot sticks.

Focus on balance. A good snack should contain a balance of protein, fiber, and healthy fats to keep your energy steady and prevent blood sugar spikes.

Examples:

Apple slices with peanut butter. This pair provides fiber from the apple and protein from peanut butter, so it's filling and nutritious!

Hummus and veggie sticks. Veggies like carrots, cucumbers, and bell peppers are low in calories but high in nutrients, while hummus provides plant-based protein.

Greek yogurt with berries. Greek yogurt is rich in protein, and the berries offer antioxidants and fiber to keep you satisfied longer.

SNACKING AND MINDFULNESS

The Importance of Mindful Snacking

Before you reach for a snack, take a moment to check in with yourself: Are you truly hungry, or are you eating out of habit, boredom, or stress? Being aware of your hunger cues and making intentional choices will help you snack wisely.

Listen to your body. Eat when you're hungry, not just at a specific time or because food is available.

Portion control. Portion your snack into a small bowl or plate to avoid overeating.

Slow down and savor. Focus on the taste and texture to fully satisfy your hunger.



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