

The Voice Is Designed Exclusively for our VIP Club® Members



Simple Ways to Live More Sustainably Every Day

Earth day is coming up on April 22nd! Consider making small choices that can make a big impact when it comes to reducing waste and living a more environmentally friendly lifestyle. Whether you're looking to cut down on plastic use or make your home a little greener, here are some easy ways to make the most of your efforts!

Bring Your Own Cup

Ditch the disposable cups and invest in a reusable travel mug or glass. Not only does this help reduce plastic waste, but using glass or stainless-steel containers eliminates exposure to bisphenol A (BPA), a chemical often found in plastics. Plus, many coffee shops offer discounts for bringing your own cup!

Be a Smart Shopper

A little extra time at the grocery store can go a long way- like reading labels not just for ingredients, but also for packaging details. Look for recyclable packaging and consider buying in bulk to cut down on unnecessary waste. Choosing locally sourced foods also reduces the carbon footprint of your groceries.

Make Recycling Easy

Recycling is a great habit, but convenience is key to making it stick. Set up a dedicated recycling bin in your home so you're not tempted to toss recyclable items in the trash. Many cities provide recycling bins for free, so check with your local environmental program to get started.

Get Creative with Repurposing

Before throwing something away, consider how it might be reused. For example, shredded paper plates can be placed under mulch in your garden to help retain moisture and add nutrients to the soil as they decompose. Glass jars can be repurposed as storage containers, and old t-shirts can be turned into reusable shopping bags. Small changes like these add up!

Switch to Online Statements

Going paperless isn't just good for the environment, it's also more secure and convenient. Online statements help reduce paper waste. Plus, they're easier to access and organize, giving you more flexibility in managing accounts.

Every step toward sustainability makes a difference! By making mindful choices in your routine, you can help reduce waste, conserve resources, and create a healthier environment. Which small change will you start with today?

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



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Spring 2025

Featured Articles In This Issue:

Simple Ways to Live More Sustainably

Your Ultimate Guide to Spring Yard Sale Success

How to Protect Yourself from Voice Cloning & Emergency Scams



Member FDIC

LENDER

YOUR ULTIMATE GUIDE TO

SPRING YARD SALE SUCCESS

Spring is the perfect time to declutter your home and turn unused items into extra cash with a yard sale! A little preparation goes a long way in making your sale successful, stress-free, and fun. Whether you're clearing out a few closets or doing a full-scale purge, follow these simple steps to plan and execute a smooth and profitable yard sale.

2-4 Weeks Before: Plan & Prepare

Pick a Date – Choose a weekend with good weather (check the forecast!) and avoid scheduling on major holidays or big local events that could compete for attention.

Check Local Rules – Some neighborhoods have regulations about yard sales and signage. A quick call to your city office can save you trouble later.

Gather Your Sale Items – Go room by room and pull out anything you no longer need, use, or love. If it's still in good condition, it can go in the sale!

Research Pricing – For valuable items like collectibles, antiques, or electronics, check online marketplaces to see what similar items are selling for.

Start Saving Bags & Boxes – These will be helpful for customers who buy multiple items.

Arrange Tables & Displays – Borrow folding tables or racks from friends if needed.

Invite Friends or Neighbors to Join – Multi-family sales tend to attract more buyers and create a bigger buzz!

1 Week Before: Advertise & Organize

Sign Plans and Supplies – Grab poster board, markers, balloons, and wooden stakes to create attention-grabbing signs.

Decide where you'll place them for maximum visibility and make sure they follow any community rules. Keep them big, bold, and simple (Example: "YARD SALE SAT 8 AM, 123 Maple St.").

Get Pricing Supplies – Use stickers & fine-tip markers to clearly mark all items.

Clean Sale Items – A quick wipe-down or dusting makes items look more appealing and increases their value!

Advertise – Post ads in:

- Newspaper classifieds
- Craigslist and Facebook sale groups
- Neighborhood apps like Nextdoor

Price & Tag Items – Clearly mark everything to avoid confusion at checkout. Consider using colored stickers for different price points (e.g., blue = \$1, red = \$5).

Create a "Freebies" Box – Toss in small, low-value items like magazines or toys to attract more buyers.

2-3 Days Before: Get Ready

Get Small Bills & Change from the Bank

- \$1 bills: At least 25
- \$5 & \$10 bills: 4 or more each
- Quarters: \$10 roll
- Dimes & Nickels: A handful each

Have a Secure Money Holder – Fanny pack, apron w/pockets, or a cash box works well.

Organize Sale Items – Group similar things together (clothes in an area, toys in another)

Set Up Your Checkout Station – Have pens, a calculator, a notebook, pricing stickers, and bags ready.



Last Minute Touches

The Day Before: Final Touches

Hang Up Your Yard Sale Signs

Plan Placement and Arrange Your Merchandise –

- Furniture & large items near street to draw attention.
- Hang clothes on racks (or a sturdy rope between trees).
- Keep valuable items near checkout area for security.

The Morning of the Sale:

Set up your checkout area with bags, boxes, and change.

Have a "BOGO" or Bulk Deal – Offer discounts like "Buy 2, Get 1 Free" to move items quickly.

Be Open to Negotiation – Most people expect to haggle, price slightly higher if you're willing to bargain.



After the Sale

Wrap It Up

Donate Unsold Items – Drop off leftover items at a local charity, shelter, or thrift store. Many places offer donation receipts for tax deductions!

Take Down Your Signs – Be a good neighbor and remove them promptly.

Count Your Earnings & Deposit the Cash – Head to the bank to keep your profits safe.

With these tips, you can turn your spring cleaning into a profitable and stress-free yard sale. Happy selling!

“Grandma, It’s Me...”

HOW TO PROTECT YOURSELF FROM VOICE CLONING & EMERGENCY SCAMS



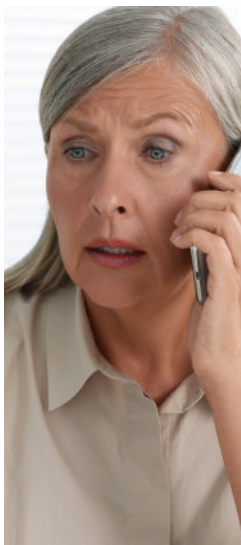
Scammers are becoming more sophisticated, but you don’t have to be their next target.

Imagine answering the phone and hearing your grandson’s voice: “Grandma, I’m in trouble—I’ve been in an accident. I need you to send money right away.”

It sounds exactly like him. He uses your name. He’s crying. You panic. Your heart races. Of course you want to help.

But what if it’s not really your grandson?

This chilling scenario is part of a new and fast-growing scam trend: Voice cloning scams, also known as family emergency scams. Scammers are now using artificial intelligence to mimic voices—and they only need a few seconds of audio to do it.



What is Voice Cloning Fraud?

Scammers use voice samples—often gathered from social media videos, voicemails, or other public recordings—to create a highly realistic replica of a person’s voice. Then, using that voice, they call friends or family members with urgent, emotional pleas for money.

These calls are designed to trigger panic, making you act quickly before thinking critically. The stories vary, but the common thread is an emergency and a demand for money.

Why This Scam Works So Well

- It sounds real. With modern AI technology, the voice is nearly identical to your loved one’s.
- It plays on emotion. Scammers will target grandparents or other family members who are protective and quick to help in a crisis.
- It creates an urgency. The call often includes a time-sensitive emergency, so you feel like you must act fast.

Here are some real-world scenarios that have been reported:

“I’ve been arrested and I need bail money. Please don’t tell Mom or Dad.” - The caller sounds exactly like your teenage grandson. They tell you how to wire the funds immediately.

“I was in a car accident and my phone is about to die — can you send money to cover the tow?” - The story is rushed, emotional, and makes you feel responsible to help.

“I lost my wallet and I’m stuck out of town — can you send me a few hundred dollars until I get home?” - It seems like a small ask, but it’s enough for the scammer to profit.

In some cases, the scammer may even put a second person on the line, posing as a police officer, lawyer, or hospital staff to make the story seem more convincing.

HOW TO PROTECT YOURSELF FROM VOICE CLONING & EMERGENCY SCAMS



How to Protect Yourself

The good news is there are simple, effective ways to defend against this growing threat:

Pause Before You React

Take a deep breath. Don't let emotion override logic. Even if the voice sounds convincing, scammers count on you acting quickly – without questioning the situation.

Hang Up and Call Back

Use the number you normally use to contact your family member – **not the number that called you**. If they don't answer, reach out to another family member to verify the story.

Set Up a Family Password

Choose a simple phrase that only your family knows (e.g., "apple pie" or "green sweater"). In a real emergency, your loved one can use this password to verify it's truly them.

Tell your children and grandchildren: **if you ever need help, use the password. If I don't hear it, I won't act.**

Be Private Online

Avoid sharing too much on social media. Birthdays, vacation plans, full names, and even voice recordings can give scammers everything they need to sound credible.

Don't Send Money Immediately

If you're being asked to wire money, purchase gift cards, or send crypto—take a step back. These are major red flags. Scammers often prefer untraceable payments.

What to Do If You Suspect a Scam

- Hang up the phone. Don't engage further.
- Contact your family to confirm everyone is safe.
- Report the incident to the Federal Trade Commission (FTC) by visiting www.reportfraud.ftc.gov or call your local law enforcement.
- Contact your local branch if you've sent any money or shared any private information by calling 1 800-555-6895 – your local banker will be happy to assist you in ensuring your account stays secure.

Scammers are becoming more sophisticated, but you don't have to be their next target. With a little awareness and a few simple habits, you can protect yourself—and your loved ones—from becoming victims.

Remember: **if something doesn't feel right, it probably isn't. Trust your instincts, verify the details, and never be afraid to say "no."**

