

The Voice Is Designed Exclusively for our VIP Club® Members



# FALL 2025

## Simple Steps to Refresh Your Space Before the Holidays

Fall is a season of transition- changing leaves, cooler air, and the gentle shift toward the holidays. It's also the perfect time to freshen up your home and get things in order before winter settles in. Whether you're prepping for guests or simply craving a cozy space to enjoy a warm cup of cider, a little fall cleaning can go a long way.

**Here's your simple checklist for creating a clean, calm, and welcoming home this season:**

### Closet & Wardrobe Refresh

- ☐ Rotate out summer clothes and store them neatly
- ☐ Donate or discard clothing you didn't wear this year
- ☐ Bring out cozy sweaters, scarves, and cold-weather essentials
- ☐ Check shoes and boots for wear and tear, clean or repair as needed

### Prep Your Home for Colder Weather


- ☐ Replace furnace filters and schedule HVAC maintenance
- ☐ Check weather stripping on doors and windows to reduce drafts
- ☐ Drain outdoor hoses and store garden tools
- ☐ Test smoke detectors and carbon monoxide alarms

### Living Space Touch-Up

- ☐ Dust ceiling fans, baseboards and vents
- ☐ Wash or swap out throw blankets and pillow covers for warmer tones
- ☐ Clean windows to let in all that beautiful autumn light
- ☐ Add cozy lighting - lamps, candles, or string lights for a softer glow

### Holiday-Ready Kitchen

- ☐ Wipe down shelves and reorganize baking supplies
- ☐ Prep your favorite fall recipes and stock up on seasonal staples
- ☐ Clear out expired pantry items

 **Tip:** Tackling one room per day or setting a timer for 30 minutes can make cleaning feel more manageable and less overwhelming.

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



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## FEATURED ARTICLES IN THIS ISSUE:

Simple Steps to Refresh  
Your Space Before the  
Holidays

Paper vs. Digital: Which  
Banking Tools Work  
Best for You?

Decorating on a Budget:  
Fall Touches That  
Warm Up Any Space

Fall Word Scramble





# Paper vs. Digital: Which Banking Tools Work Best for You?

As the days get shorter and the leaves begin to fall, it's the perfect time to cozy up with a cup of coffee or some hot cider and take a fresh look at your banking routine. Today's tools offer more options than ever, whether you prefer the feel of paper in your hands or the convenience of tapping a screen.

So which is better? That depends on what works best for you.

## Paper Banking: Familiar and Tangible

- ✓ Feels more secure to some - no passwords or devices needed
- ✓ Helpful for those without regular internet access
- ✓ Simple and routine: mail arrives, you review it, you're done!
- ✗ Can take longer to receive important updates
- ✗ Requires storage or shredding to stay organized
- ✗ Higher risk if mail is lost, stolen, or misplaced
- ✗ Doesn't offer real-time account monitoring

## Digital Banking: Quick and Convenient

- ✓ Access your accounts 24/7, from home or on the go
- ✓ View balances, transactions, and statements in real time
- ✓ Use mobile deposit to skip a trip to the bank
- ✓ Set up account alerts for low balances or suspicious activity
- ✗ Requires comfort with smartphones or computers
- ✗ Needs internet access and basic tech setup
- ✗ Learning curve if you're just getting started (Don't worry, we're here to walk you through the process)

## Why Not Do Both?

The good news is—you don't have to choose one or the other. Many of our customers enjoy the security of paper for certain things, while using digital tools for everyday convenience. For example:

- Try mobile deposit when you receive checks
- Keep paper statements for year-end review or tax prep
- Use bill pay to avoid missed due dates
- Use online banking to check your balance or transfer funds anytime

## Interested in Going Digital? We'll Help!

If you're curious about online banking, mobile apps, or digital statements but feel a little hesitant, we're here to help. Stop by your local branch, and we'll walk you through it step by step. You don't have to be a tech expert; we'll make sure you feel comfortable and confident.

Choose what works best for you, and remember: we're just a phone call or visit away.



# Decorating on a Budget:

Fall Touches That Warm Up Any Space

**You don't have to spend a fortune to make your home feel festive and fall-ready. In fact, some of the best seasonal décor can be made using what you already have or what you can find just outside your door.**

**We love these affordable and creative decorating ideas that bring warmth and charm into any room:**

## **Bring the Outdoors In**

Pinecones, acorns, and colorful leaves can be collected and arranged in bowls, mason jars, or vases for natural beauty

Make a simple centerpiece using twigs, mini pumpkins, and a few sprigs of fall foliage from your yard

## **Warm Up with Cozy Details**

Switch out pillow covers or blankets to autumn colors like mustard, rust and deep green

Add candles or lanterns with cinnamon or vanilla scents for a warm, inviting atmosphere

Reuse glass jars or mugs as tea light holders with a sprinkle of cinnamon.

## **Repurpose What You Have**

Use an old plaid shirt or blanket to create a table runner or DIY wreath

Fill a basket with apples, gourds, or rolled-up scarves for a seasonal display

Frame a fall quote or poem using an old picture frame for a personal touch



## **DIY Pumpkin Projects**

Paint mini pumpkins in neutral or metallic tones for a modern twist

Wrap small pumpkins in fabric scraps or flannel for a cozy, homemade look

Carve out a pumpkin to use as a vase for fresh flowers



# HAPPY Fall!

## FALL WORD SCRAMBLE

1. UPMNPKI \_\_\_\_\_
2. SEAVLE \_\_\_\_\_
3. ORNACS \_\_\_\_\_
4. EAHRVST \_\_\_\_\_
5. ILHIC \_\_\_\_\_
6. ISNVHKGANIGT \_\_\_\_\_
7. BFLALOOT \_\_\_\_\_
8. FRACS \_\_\_\_\_
9. PEEILAPP \_\_\_\_\_
10. TCOBREO \_\_\_\_\_

ANSWER KEY: 1. PUMPKIN 2. LEAVES 3. ACORNS 4. HARVEST 5. CHILI 6. THANKSGIVING 7. FOOTBALL 8. SCARF 9. APPLE PIE 10. OCTOBER