



Friday Night Lights

On September 15th we had a crew handing out 150 free hot dogs at the Lisbon football game. Rumor has it that the dogs were gone by the first quarter!

We will be at the October 13th Mount Vernon varsity football game handing out more hot dogs. Be sure to stop by and enjoy a snack on us. We are excited to check out the new stadium.



Community Holiday Open House

Our local businesses are gearing up for the holiday season. On Saturday, November 4th, several of our community businesses will be hosting Shop Small Open Houses. We wanted to help kick off the day and encourage local shopping by giving away a total of \$1,000 in Community Cash certificates. Stop the bank between 9 a.m. and noon (or while supplies last), on November 4th and randomly select a certificate to use in our community. One per family please. Help us let our local businesses know how much we appreciate them.



Protecting Yourself from Debit Card Fraud

The holiday season is a time of joy, celebration, and giving, but it also brings an unfortunate rise in debit card fraud. Scammers and cybercriminals are well aware that people are more likely to be making numerous transactions, both online and in physical stores, during this time of year. To help you safeguard your hard-earned money, here are some essential tips to protect yourself from debit card fraud during the holidays.

-Monitor Your Account Regularly: Make it a habit to check your bank and credit card statements frequently during the holiday season. Online banking and mobile apps make this easy. By keeping a close eye on your transactions, you can quickly spot any suspicious activity and report it to your bank.

-Use Secure Websites and Apps: When shopping online, ensure you only use secure websites and apps. Look for "https://" in the URL and a padlock icon in the address bar, indicating a secure connection. Avoid making purchases from unfamiliar or unverified websites.

- Create Strong and Unique Passwords: If you're using your debit card for online shopping, ensure your accounts have strong and unique passwords. Consider using a reputable password manager to help you generate and store complex passwords securely.

- Limit Public Wi-Fi Usage: Avoid making financial transactions over public Wi-Fi networks. These networks are often less secure and can make you vulnerable to hackers.



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Upcoming Events:

Oct 13th, Mount Vernon Tailgate.

Oct 14th, CDG's Mount Vernon Chili Cook Off.

Oct 31st, Lisbon's Halloween Town.

Nov 4th, Shop Small Open House Give-Away

Nov 11th, Veterans Day, Bank Closed

Nov 23rd, Thanksgiving, Bank Closed

Dec 9th, Friends Plus Holiday Open House

- **Keep Your Card Secure:** Always keep your debit card in a safe place, and never share your PIN with anyone. When making purchases in physical stores, cover the keypad while entering your PIN to prevent anyone from seeing it.

- **Report Lost or Stolen Cards Immediately:** If you lose your debit card or suspect it has been stolen, report it to your bank immediately. They can block the card to prevent unauthorized use.

By taking these precautions, you can reduce the risk of falling victim to debit card fraud during the holiday season. Remember that vigilance and awareness are your best tools in safeguarding your finances.

Building a CD Ladder: A Savvy Investment Strategy

When it comes to safe and predictable investments, Certificates of Deposit (CDs) have long been a go-to choice for many individuals. But what if you could enhance your CD investments, maximize returns, and maintain liquidity? That's where CD ladders come into play.

CD laddering is a strategic approach to managing your savings by diversifying your investments across multiple CDs with varying maturities. This method combines the security of CDs with the flexibility of regular access to your funds. Here's how it works:

1. **Diversification:** Instead of putting all your savings into a single CD with a fixed term, you split your funds into multiple CDs with different maturity dates. For example, you could allocate your money into CDs with maturities of 1 year, 2 years, 3 years, and 4 years.

2. **Regular Maturity:** As each CD matures, you have the option to either reinvest it in a new CD or withdraw the funds without penalty. This gives you access to a portion of your savings on a regular basis, typically at shorter intervals than a single, long-term CD.

3. **Flexibility and Liquidity:** The staggered maturities of your CDs provide you with the flexibility to react to changing financial needs or opportunities. Whether you need to cover an unexpected expense or want to seize a better investment opportunity, you can do so without waiting for your entire savings to mature.

4. **Safety and Peace of Mind:** CDs are considered one of the safest investment options since they are insured by the FDIC (up to \$250,000 per account type). This assurance, combined with the laddering strategy, helps you strike a balance between safety and growth.

5. **Easy Management:** Building and managing a CD ladder is straightforward. You can set it up with by meeting with one of our Customer Service Representatives.

While CD laddering offers numerous advantages, it's important to keep a few key points in mind:

- **Be mindful of penalties:** If you withdraw funds from a CD before its maturity date, you may incur penalties. Always check the terms and conditions of your CDs to understand the penalty structure.

- **Stay informed:** Monitor interest rates to ensure you're maximizing your earning potential.

- **Assess your financial needs:** CD laddering is a conservative investment strategy. By assessing your needs, you are able to plan when funds may be needed.

In conclusion, building a CD ladder is an effective way to combine safety, flexibility, and growth potential in your investment portfolio. It's a valuable strategy for those seeking a reliable method of saving and growing their money while maintaining access to their funds. Start small, stay informed, and watch your financial security grow, one rung at a time.

