

THE INSIGHT

Quarterly Newsletter for the Seasoned Adult



February 2024



Simplify Your Financial Life in 2024 & How to Recognize Social Engineering

Simplify your financial life in 2024 with our Interest Checking Account, the perfect account for those over 50!

- Competitive interest on balances of \$1,000 and up
- \$1,000 daily minimum balance
- Only a \$10 fee if the balance falls below \$1,000
- uChoose Rewards Points®

Every new personal checking account includes:

FREE Debit Card - Online Banking - Bill Pay
Mobile Banking with Mobile Deposit
eStatements - Thank You Gift - Gifts for Referring Others - **BUY BACK** of your debit cards & unused checks from another financial institution of \$10

uChoose Rewards is a registered trademark of Fiserv, Inc. Registration required. Terms and conditions apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Offer good on personal accounts only; ask us about our outstanding options for your business or organization. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented.

How to Recognize Social Engineering

Social engineering is a scam where a cybercriminal attempts to trick someone into taking an action against their own best interests. Usually, the action results in the victim providing confidential information (like their login information) or installing malware on their computer. Most social engineering attacks have four common traits, which signal a far higher likelihood of a scam if all are present

Questions to Ask Yourself:

- Did the message arrive unexpectedly?
- Is it the first time the sender has asked you to perform the requested action?
- Does the request include a stressor, such as "you need to do this now"?
- Can performing the request harm your interests?

If you answer "Yes" to all of these questions, you should confirm the request if legitimate. Use a trusted method like calling or texting the sender before taking any action. Although not every message with these traits is absolutely a social engineering scam, it's important to **stop, look, and think before you act!**

Phishing is the most common form of social engineering. Phishing comes in various ways, including email, phone calls, social media posts, and text messages. Phishing attack messages encapsulate social engineering tactics using pretense, trust, and the urge to click to encourage recipients to divulge personal information, such as passwords and banking information.

Spearphishing is the targeted form of phishing where scammers go to great lengths to make them look realistic, often forming trusted relationships with their target. **Baiting** is a social engineering attack that uses enticement or fear of missing out to encourage certain behaviours. For example, an employee may be offered free gifts if they provide personal or company information or passwords.*

*Information provided from <https://www.metacompliance.com/blog/phishing-and-ransomware/5-examples-of-social-engineering-attacks>
Information provided from <https://www.nhs.uk/live-well/exercise/exercise-guidelines/physical-activity-guidelines-older-adults/>

If you or a loved one suspects scam or fraud, please **contact us immediately.**

Millington - (901) 872-4545

Atoka - (901) 837-9675

Covington - (901) 476-3330

Brownsville - (731) 772-1201

Memphis - (901) 747-5555

Jackson - (731) 574-2500



It's important to aim to be physically active every day, even if it's just light activity. Doing exercises to improve your strength, balance, and flexibility will help make you stronger and feel more confident on your feet. Here are some fun ideas that can help you to stay active this year!

Light Activity is moving rather than sitting or lying down.

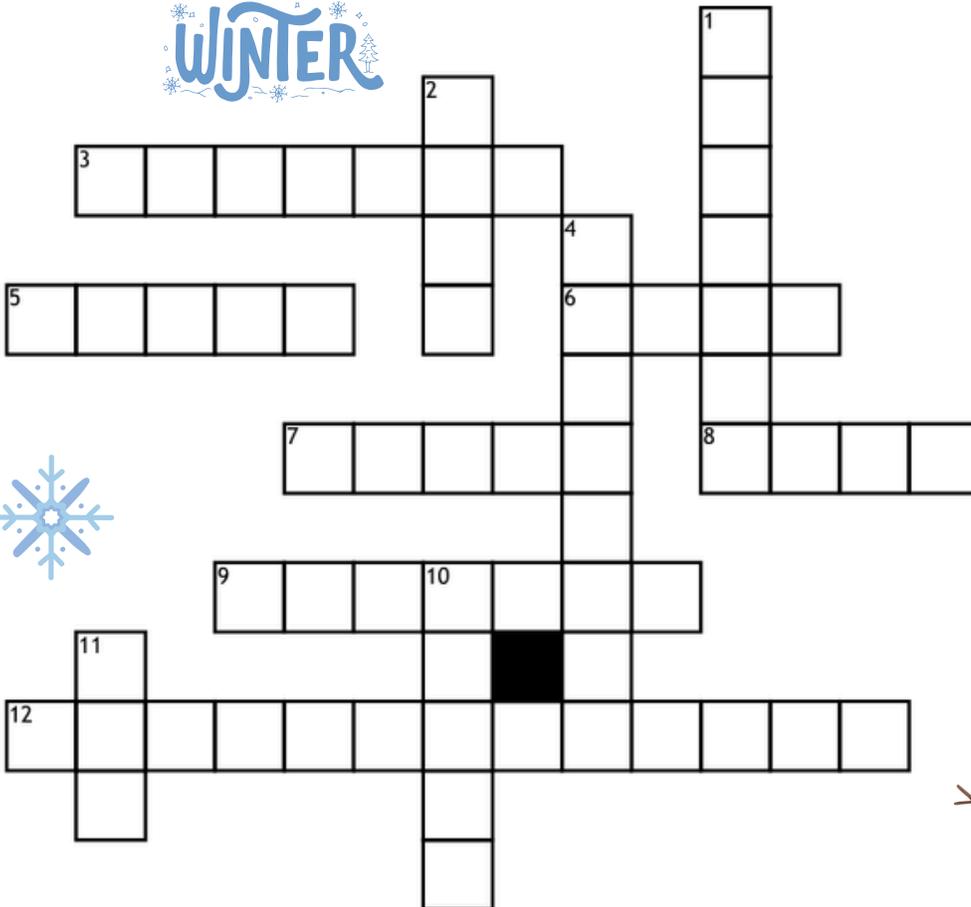
- moving around your home
- walking at a slow pace
- cleaning & dusting

Vigorous Intensity Activities make you breathe harder and faster. Most moderate intensity exercises can become vigorous if you increase your effort.

- Running
- Aerobics
- Swimming

Moderate Activity raises your heart rate and will make you breathe faster and feel warmer.

- Walking for health
- Water aerobics
- Riding a bike
- Dancing
- Pushing a lawn mower
- Hiking



Love banking with us?
Refer your friends!

Across

3. You wear these on your hands.
5. You wear this around your neck.
6. What is the temperature in winter?
7. You wear these on your feet.
8. What do you use to slide down a hill in the winter?
9. What is made of three snow balls and has a face?
12. What winter holiday does a heart symbolize?

Down

1. What is formed by water & freezes into spikes?
2. What is white and falls from the sky?
4. What can you do on a frozen lake or pond?
10. What is the color of snow?
11. You wear this on your head.