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2025 Winter

10 Small Ways to Add Joy to Cold Winter Days

Winter days may be shorter and colder, but don't let that get you down. By embracing small, intentional habits, you can invite more joy, warmth, and peace into each day. We found 10 simple ways to brighten your winter season.

Light a Candle - There's something undeniably cozy about the flicker of a candle. Choose scents that evoke comfort, like vanilla, cinnamon, or pine, and let the warm glow create a soothing atmosphere.

Start a Gratitude Journal - Think about sitting next to that lit candle and jot down three things you're grateful for. Reflecting on gratitude daily can shift your perspective and remind you of the good that's all around you, even on the chilliest of days.

Indulge in a Comforting Drink - Warm up with a cup of hot cocoa, herbal tea, or a frothy latte, savoring each sip. Doing this while sitting next to a pleasant candle thinking about blessings in your life sounds like a pretty wonderful moment, doesn't it?

Create a Mood-Boosting Playlist - Music has the power to shift our mood in an instant. Create a playlist of your favorite tunes or calming instrumentals to play in the background during the day.

Get Outside (Yes, even when it's cold) - Fresh air and a brisk walk can do wonders for your mood. Bundle up and head outdoors to appreciate the quiet beauty of a winter's day.

Decorate with Nature's Beauty - Bring a bit of the outside in with pinecones, evergreen branches, or seasonal flowers. These don't have to be spendy purchases from a nursery - look for these items as you get outside to enjoy the fresh air! Nature-inspired decor adds freshness and beauty to any space.

Plan a "No Plans" Day - Sometimes, joy comes from doing absolutely nothing. Schedule a day to rest, binge-watch your favorite shows, or simply be still with no obligations calling your name.

Give a Small Gift - Surprise a friend, neighbor, or coworker with a thoughtful note, a baked treat, or a small token of appreciation. Sharing kindness sparks joy in both giver and receiver.

Try a New Recipe - Trying a new recipe can be a delightful adventure. Choose a hearty soup, stew, or baked good that fills your home with delicious aromas and satisfies your taste buds.

Give Yourself Intentional Self-Care - Dedicate an evening to self-care. Take a long bath, do a face mask, read a book, and relax in your comfiest clothes. Self-care is essential for mental well-being, especially in winter.

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



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Winter 2025

Featured Articles In This Issue:

10 Small Ways to Add
Joy to Cold Winter Days

Beneficiary Check-Up:
Are Your Accounts
Up to Date?

Understanding &
Preventing Elder Abuse



Member FDIC

BENEFICIARY CHECK-UP: ARE YOUR ACCOUNTS UP TO DATE?

Ensuring your beneficiaries are up to date on your bank accounts, retirement funds, and life insurance policies can prevent unnecessary complications for your loved ones.

Why It Matters

Your beneficiary designations override your will. Even if your will says one thing, your beneficiary forms will take precedence. Keeping these designations up to date ensures that your assets go to the right people, saving time, money, and stress for those you care about most.

When Should You Review Beneficiaries?

Major life events often signal the need for review. Consider updating your beneficiaries if you experience any of the following:

- Marriage or Divorce
- Birth or Adoption of a Child
- Death of a Loved One
- Change in Family Dynamics (such as a new grandchild)
- New Job or Retirement
- Significant Changes in Assets or Estate Planning

How to Update Your Beneficiary Designations

Updating your beneficiary designations is simpler than you might think. Here's how to get started:

1. Contact Your Banker or Provider
 - Reach out to the bank, insurance company, or retirement plan provider that holds the account and let them know you would like to review your beneficiaries. There may be an online form to fill out, or they may ask you to stop in.
2. Provide Necessary Information
 - Be prepared to supply your beneficiary's full name, date of birth, relationship to you, and contact information.
3. Review
 - Double-check your entries and ensure you've listed primary and contingent beneficiaries, if applicable. Contingent beneficiaries receive assets if the primary beneficiary is unable to.
4. Save a Copy for Your Records
 - Once the update is complete, request a copy for your personal files.

Tips for Keeping Beneficiary Info Current

- Set an Annual Review Date: Choose a date each year to review your beneficiaries, such as a birthday or financial planning day.
- Avoid Common Pitfalls: Listing a minor as a beneficiary could cause delays in asset transfer. Consider working with a financial advisor to discuss trust options for minors.
- Work with Professionals: Estate planning attorneys and financial advisors can help ensure you're making the best choices for your situation.

Life changes quickly, and your financial plans should keep up. Take a moment to review your beneficiary designations. It's a simple step that can have a lasting impact on your loved ones. If you're unsure where to begin, reach out to one of our personal bankers or speak with a financial advisor to get started.



Beneficiary Checklist

Tracking the various accounts and plans that may allow beneficiaries can be difficult. Here's a checklist to help you get started:



Bank Accounts

- Checking
- Savings
- CDs



Retirement Accounts

- 401(k)
- IRA
- Others



Life Insurance Policies

- Personal Policies
- Policies Through Employer



Investment Accounts

- Brokerage accounts
- Employee Stock
- Others



Medical Plans (FSAs are not applicable)

- Health Savings Accounts (HSA)
- Medicare Medical Savings Accounts (MSA)



Other Employer Benefits

- Pensions
- Retirement Plans
- Accidental Death & Dismemberment Insurance or Plan

UNDERSTANDING & PREVENTING ELDER ABUSE

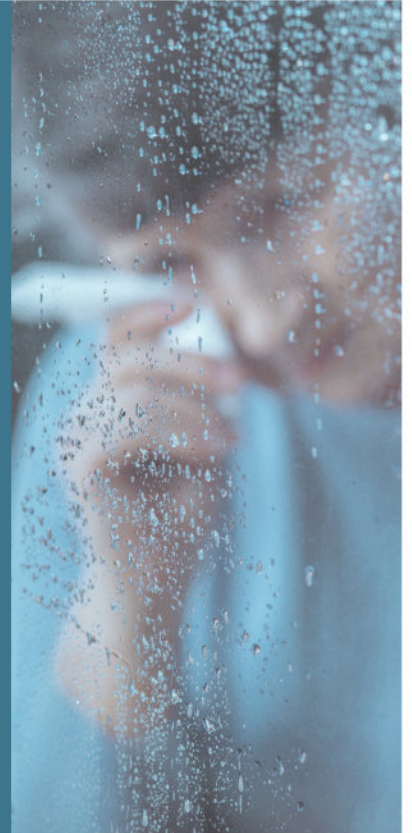
PLUS, HOW TO ADDRESS IT

What is Elder Abuse?

Elder abuse refers to any intentional act or failure to act that causes harm, distress, or risk to an older adult. It can happen at home, in long-term care facilities, or in the community. Abuse can be carried out by family members, caregivers, healthcare providers, or even strangers. It can take many forms, including:

- **Physical Abuse:** Use of force that causes injury, pain, or impairment (hitting, pushing, or improper use of restraints).
- **Emotional or Psychological Abuse:** Verbal assaults, threats, humiliation, or harassment that cause emotional distress.
- **Financial Exploitation:** Misuse, theft, or unauthorized control of financial resources.
- **Neglect:** Failure to provide necessary care, such as food, shelter, healthcare, or hygiene.
- **Healthcare Fraud or Abuse:** Overbilling or providing unnecessary medical treatments or services.

In most cases, elder abuse laws apply to individuals aged 60 and older, although specific age may vary slightly by state or region. The term "elder" generally refers to older adults who may be vulnerable due to age-related physical, cognitive, or emotional changes. Recognizing the age criteria is important for understanding when certain protective services, like Adult Protective Services (APS), can step in to provide support.



Warning Signs

It's not always easy to spot elder abuse, but certain signs can signal that something is wrong. Keep an eye out for:

- Unexplained injuries (bruises, cuts, or burns) or repeated hospital visits.
- Sudden changes in mood or behavior, such as withdrawal, fear, anxiety, or depression.
- Changes in financial habits, like sudden large withdrawals, unexpected transfers, or unpaid bills.
- Poor hygiene, malnutrition, or dehydration, which may indicate neglect.
- Unexplained loss of possessions or changes in legal documents, such as wills or power of attorney.
- Overmedication or under-medication, especially when there's no medical reason for it.
- Isolation from family, friends, or social activities, often at the insistence of a caregiver.

How to Protect Yourself or a Loved One

For Yourself

1. **Stay Connected:** Maintain relationships with family, friends, and community groups to avoid isolation, which is a common risk factor for elder abuse.
2. **Know Your Rights:** Familiarize yourself with the rights you have as a resident in a care facility or as a client of home health services.
3. **Secure Your Finances:** Arrange for direct deposit of checks, and review bank and credit card statements regularly. Consider naming a trusted person as your financial power of attorney.
4. **Stay Informed:** Learn to recognize the signs of scams and fraud. Avoid sharing personal or financial information with unknown individuals over the phone or online.
5. **Keep Important Documents Secure:** Store your legal, financial, and healthcare documents in a secure location, and only grant access to trusted individuals.

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For Family or Friends

1. **Check In Regularly:** Stay connected with regular phone calls, video chats, or visits. These check-ins reduce isolation and help you spot changes in health, mood, or living conditions.
2. **Stay Alert to Changes:** Watch for shifts in mood, appearance, or financial activity, such as unusual transactions, signs of depression, or withdrawal from social activities.
3. **Ask Questions:** Encourage open conversations about daily routines, caregivers, and safety. Questions like, "How are things with your caregiver?" can reveal important insights.
4. **Monitor Finances:** With permission, review financial activity for large withdrawals, unusual spending, or new accounts the older adult doesn't recognize.
5. **Know the Caregivers:** When hiring in-home help, run background checks and use licensed agencies. Regularly check in with the older adult about the care they're receiving.
6. **Report Concerns:** If you suspect abuse, report it to Adult Protective Services (APS) or local authorities. It's better to report and be wrong than to stay silent.
7. **Offer Emotional Support:** Reassure older adults that abuse is never their fault. Offer support and encouragement if they decide to report it.

What To Do If You Suspect Elder Abuse

If you suspect that you, a loved one, or a friend is a victim of elder abuse, it's important to act quickly.

Here's what you can do:

1. **Call for Help:** If someone is in immediate danger, call 911 right away.
2. **Contact Adult Protective Services (APS):** APS investigates abuse reports and provides support to at-risk adults. Each state has its own APS agency.
3. **Report It to the Police:** If you suspect physical abuse, financial exploitation, or criminal activity, you can file a police report.
4. **Talk to Trusted Professionals:** Reach out to doctors, social workers, or community advocates. They are often trained to recognize and report abuse.
5. **Call a Helpline:** The Eldercare Locator (1-800-677-1116) can connect you with local resources for elder care and abuse prevention.
6. **File a Complaint:** If abuse occurs in a care facility, file a complaint with your state's Long-Term Care Ombudsman Program.



Resources for Help and Support

- **Adult Protective Services (APS):** Contact APS if you suspect elder abuse, neglect, or exploitation. APS investigates reports, provides intervention, and connects at-risk adults with community resources.
- **National Center on Elder Abuse (NCEA):** Turn to the NCEA for educational materials, resources on preventing elder abuse, and guidance on recognizing abuse in its many forms.
- **Eldercare Locator:** Call 1-800-677-1116 to connect with local resources for elder care, such as senior centers, support services, and advocacy programs.
- **Legal Aid Services:** Seek legal assistance if you or a loved one needs help with legal documents, power of attorney, or legal action related to elder abuse or financial exploitation.

Key Takeaways

Elder abuse is a serious issue, but it's one that can be prevented with awareness and timely action. Anyone—a friend, family member, or even a neighbor—can be a victim. It's not always easy to be certain if abuse is happening, as the signs can be subtle or dismissed as normal aging changes. However, if something feels off, it's important to trust your instincts. Asking questions, checking in regularly, and staying involved in the lives of older adults can make a critical difference. If you have any doubts, it's better to act and report your concerns than to stay silent. Your vigilance could protect someone from harm and ensure they receive the help and dignity they deserve.

Take the next step by sharing this information with others or learning more from trusted resources like Adult Protective Services or the National Center on Elder Abuse.