

• EVENTS • EDUCATION • ACTIVITIES •

OMNIClub *Outlook*

OCTOBER - DECEMBER 2024

October is CYBERSECURITY Awareness Month

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This past year at Texas Bank and Trust, we have made cybersecurity and personal safety education a priority to help protect our valued customers. Whether it's our personal safety at home or online, we must always stay alert to our surroundings and know we are making informed decisions in protecting ourselves. As we recognize **Cybersecurity Awareness Month** this October, it's a great time to focus on safeguarding our financial well-being. With cyber threats happening so frequently, we want to highlight the importance of practicing safe online habits and encourage you to view Internet safety as a shared responsibility at home and in our communities.

If you have ever had your identity stolen or been involved in a scam, then you know the pain and frustration you go through during that time. While we hope that you are never a victim, below are a few tips that may be helpful in the event that this does happen to you.

1. Report the Incident

- It is important that you notify your bank, credit card companies, and any other relevant financial institutions immediately. They can freeze your accounts, stop unauthorized transactions, and help secure your finances.
- File a police report, even if the threat seems minor. Filing a report or notifying the proper authorities creates a record of the incident which may become crucial when disputing fraudulent activity.

2. Place a Fraud Alert or Credit Freeze

- To place a fraud alert, contact one of the major credit bureaus (Equifax, Experian, or TransUnion). By doing this, it warns creditors to take extra steps to verify your identity before opening any new account requests.
- To place a credit freeze, contact one of the major credit bureaus (Equifax, Experian, or TransUnion). This will prevent new creditors from accessing your credit file until you request the freeze be lifted. This is the strongest measure that effectively stops new accounts from being opened in your name.

3. Review and Dispute Charges

- Check your credit reports from the major bureaus and carefully review them for any unfamiliar accounts or activity.
- If you see any fraudulent activity, contact the involved creditors and the credit bureau to dispute the charge. Provide documentation, including a police report, to support your claim.

4. Change Passwords and Secure Accounts

- Change the passwords to all of your online accounts, starting with your email and financial accounts. Use strong, unique passwords and enable two-factor authentication when possible.
- Monitor your accounts regularly for a few months following the incident, and look for any signs of continued fraudulent activity.

5. Be Cautious Moving Forward

- Be extra cautious about unsolicited emails, phone calls, or messages asking for personal information. Be wise and verify the source before responding or clicking on links.
- Ensure that your computer, smartphone, or any other devices are protected with up to date antivirus software. Be cautious when downloading apps or software from unfamiliar sources.

Source: www.cisa.gov/secure-our-world



If a message looks suspicious, it's probably phishing.

But even if there's a possibility it could be real, **DO NOT** click any link, attachment or call any number. Look up another way to contact a company or person directly:

- Go to a company's website to find their contact information.
- Call the individual at a known number and confirm whether they sent the message.



Avoiding PHISHING is one way to Secure Our World!

REASONS to be *Thankful* Approaching the Holidays

THANKFULNESS is a very powerful emotion that has the ability to shift our focus from what we believe we are lack to the abundance that is already in our lives. Often times, I will tell my children to just, “pause.” I want them to reflect and appreciate the simple joys of what is going on in their lives. In moments of gratitude, we recognize that even challenges carry lessons, and every ounce of kindness that we receive from others, no matter big or small, holds value. By choosing to embrace thankfulness, we begin to cultivate a mindset of positivity and contentment. This allows us to move forward with a heart of grace and a deeper connection to the world around us.

10 REASONS TO BE THANKFUL

1 Thankfulness helps others.

Everyone has a need and desire to be appreciated—that includes spouses, children, parents, friends, coworkers and even the strangers we meet in passing. When we express gratitude for others, we meet their needs, lift their spirits, and make them feel validated.

2 Thankfulness creates contentment.

The culture we live in constantly tells us that buying and doing more is the key to enjoying our lives. But here’s the deal, you guys: It’s a great big lie. The real key to feeling joy and satisfaction about where we are in life is contentment. It’s true that distractions can make it difficult for us to appreciate what we have right now. But by choosing to be thankful, we can ignore those toxic messages and embrace contentment.

3 Thankfulness feels good.

Remember that happy Thanksgiving feeling we talked about earlier? Well, I’ve got some good news: We can keep feeling that way long after the turkey and dressing are gone. How? All we have to do is count our blessings and turn our hearts toward gratitude. When we do that, the warm and fuzzy feelings will follow.

4 Thankfulness keeps us healthy.

All right, guys. Let’s be honest—the holidays can be super stressful. There’s a lot going on, from endless parties to figuring out how to make a Christmas budget for all the gifts we want to buy. Even though the holidays can be a time of anxiety for many of us, reflecting on what we’re thankful for is actually a great way to reduce holiday stress.

When we stop focusing on what we don’t have and start focusing on everything we do have, our shoulders relax and we invite peace, patience and health into our lives.

5 Thankfulness cultivates humility.

Arrogance and ungratefulness go hand in hand. Luckily, the opposite is also true: There’s a huge link between humility and thankfulness. When we choose to be thankful for the big and small blessings in our lives, it helps us to be more humble and gracious.

6 Thankfulness is contagious.

In the same way that fear and worry are contagious, so is a spirit of gratitude. Think about it: When we see others being grateful, we’re inspired to be grateful as well. And when our friends, family, neighbors and coworkers experience our thankfulness, they’ll also be inspired!

7 Thankfulness produces positivity.

When we’re thankful, we naturally become more positive people. I get it—there are endless little daily annoyances that can bring us down and steal our joy. But when we’re intentionally thankful, our thoughts naturally focus on the good in other people and in our everyday lives.

8 Thankfulness promotes generosity.

It’s tough to be generous when we’re constantly focused on our own needs. But when we’re thankful for what we have, we can give to others more easily. And when we realize how blessed we are, we can confidently and joyfully become a blessing to others.

9 Thankfulness boosts likability.

Do you like hanging out with people who are ungrateful and entitled? Nope, I didn’t think so. But my guess is you love spending time with people who are grateful and down-to-earth because people like that are super pleasant to be around. Guess what? You can be one of those people when you practice thankfulness. When you’re a thankful person, others will see you in a positive light and want to be around you.

10 Thankfulness displays God’s character.

The Bible is full of passages on gratitude and thankfulness—commands, parables, prayers, you name it. You know what that tells me? Thankfulness is really important to God. When we actively practice gratefulness, we become more of who God wants us to be. Plus, we get to connect with Him through our prayers of gratitude.



Upcoming Events

Save the Date!

Dates to Remember

- OCTOBER 14** Columbus Day (Bank CLOSED)
- NOVEMBER 3** Day Light Savings Time Ends
- NOVEMBER 5** Presidential Election Day
- NOVEMBER 11** Veterans Day (Bank CLOSED)
- NOVEMBER 28** Thanksgiving Day (Bank CLOSED)
- DECEMBER 4** OMNI Open House
- NOVEMBER 28** Thanksgiving Day (Bank CLOSED)
- DECEMBER 25** Christmas Day (Bank CLOSED)
- JANUARY 1** New Year's Day (Bank CLOSED)
- JANUARY 20** Martin Luther King Jr. Day (Bank CLOSED)

OMNIClub

Christmas Open House

Please Join Us

WEDNESDAY, DECEMBER 4, 2024
11:00 am – 1:00 pm

Texas Bank and Trust • Hazel Hickey Community Room
301 East Whaley • Downtown Longview

Your exclusive invitation will arrive by mail in November with further details of this annual holiday event.

HAPPY NEW YEAR!

2025



2025 TBT COLLECTOR'S CALENDAR

Available At The
OMNIclub Christmas Open House
Wednesday ~ December 4, 2024

This beautiful annual calendar features award winning images of Texas from our 2024 photography show and exhibition.



Scenes from 2023!

The **OMNIclub OUTLOOK** newsletter serves as your invitation and notification to upcoming events. If you are interested in attending any of our **OMNI** events, educational seminars, or activities, please contact Sabrina Dickerson, 903-237-5568, at your earliest convenience due to limited availability.



TEXAS BANK AND TRUST

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TEXAS BANK AND TRUST **BE ON THE LOOKOUT FOR SCAMS!**



TBT will NEVER ask for personal information.



Internet searches DO NOT always lead to legitimate business websites.



Banks will NEVER ask you to pay with a gift card, digital currency, or wire transfers.



If you feel like something is suspicious, it probably is NOT legitimate.



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www.texasbankandtrust.com/fraud-protection

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