

# EASTERN INTEREST



*A Newsletter for Customers & Friends of Eastern Savings Bank!*

May / June 2024

## Account Monitoring And Digital Tools Help Protect You From Fraud

When it comes to fraud prevention, you are your best protection. Taking proper precautions, actively monitoring accounts, and leveraging digital tools can protect you from scams. Regular review and attentiveness to your financial accounts is a key safety mechanism. It will allow you to catch any wrong doing, whether mistakenly or fraudulently, as soon as possible and minimize any financial impacts and burdens.

### Digital Tools And Actions You Can Take

- Use online & mobile banking tools to monitor account activity.
- Keep contact information up to date with financial accounts.
- Setup account alerts and notifications.
- Use card control tools to manage your debit and credit cards.

## Protecting Your Identity Prevention Tips

Use multi-factor authentication wherever offered. Do not reuse passwords, and if you have a lot of passwords, consider using a password vault.

Do not answer phone calls, texts, social media messages, or emails from numbers or people you do not know. Enable blockers to help filter out scam numbers.

Do not share personal information like your bank account number, social security number, or date of birth.

Collect your mail every day and place a hold on your mail when you will be on vacation or away from your home.

Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.

Store personal information, including your social security card, in a safe place. Do not carry it in your wallet.

## Card Control Tools At Your Finger Tips

### Card Controls with SecurLOCK™ Equip

SecurLOCK™ Equip is a free, simple, and secure app that lets you control your debit Mastercard® from your smartphone by turning it on or off with the touch of a button. Now you can control how, where, and when your debit Mastercard® can be used for added peace of mind.



### Download the SecurLOCK™ Equip app

Download the free SecurLOCK™ Equip app to your Apple® or Android™ mobile device and register your Eastern Savings Bank debit Mastercard®.

Learn more about this free tool and get the app at [www.easternsavingsbank.com/personal-banking/personal-debit-card/](http://www.easternsavingsbank.com/personal-banking/personal-debit-card/)

## Share Your Experience

### Your feedback means the world to us!

Not only does it make us feel good and reaffirm our commitment to delivering excellent customer service, but it helps reiterate that message to prospective customers who are considering partnering with us.

So help us let them know they are making the right decision. Share a review for others like you to see.

To share your feedback, go to [www.easternsavingsbank.com/contact/feedback/](http://www.easternsavingsbank.com/contact/feedback/)



# Practical Money Habits To Prepare You To Navigate Financial Challenges

In today's ever-changing economic landscape, developing good money habits is crucial for navigating financial challenges and securing a stable future. Developing sound personal finance practices can empower you to achieve your financial goals and weather economic uncertainties.

## Five Practical Strategies To Build Strong Money Habits

### 1. Budgeting

The foundation of financial stability, establishing a monthly budget is the first step in every financial plan. A simple way to track all your monthly income and expenses to determine your financial position.

### 2. Emergency Fund

Unfortunately, unexpected situations will arise and they will likely come with a financial cost. Establishing and maintaining an emergency fund is your safety net in uncertain times.

### 3. Debt Management

It is important to track your debts. No matter how "small" the cost may be, they can quickly add up and be overlooked. Ensure you have a plan to tackle your debt wisely.

### 4. Investment Basics

Incorporate a strategy to grow your wealth over time. There are simple ways to start investing in your future before trading stocks. You can invest in building your savings through high earning certificates of deposit and retirement savings accounts.

### 5. Keep Learning and Seek Professional Guidance

Remain adaptable and willing to adjust your financial strategies in response to changing circumstances or opportunities. Stay informed about economic trends, market fluctuations, and personal finance best practices.

Building good money habits is a journey. One that will help you strengthen your financial foundation and navigate the challenges of today's market with confidence. Small steps taken consistently can lead to significant financial progress

over time. Start building your strong money habits today for a more secure and prosperous tomorrow.

Learn more about building strong money habits by reading the full blog article online at <https://www.easternsavingsbank.com/building-strong-money-habits-navigating-financial-challenges/>.



**Branches will be closed for the upcoming holidays:**

**Memorial Day:**

**Monday, May 27**

**Juneteenth:**

**Wednesday, June 19**

## Stay Connected With Us



### LIKE & FOLLOW US



FACEBOOK  
**@EASTERNSAVINGSBANK**



INSTAGRAM  
**@EASTERN\_SAVINGS**



LINKEDIN  
**@EASTERN-SAVINGS-BANK**



*Locally Owned. Locally Operated. Locally Committed.*

[easternsavingsbank.com](http://easternsavingsbank.com)

