

# NewsNotes

## Tell your friends.

There's something in it for everyone.

Invite your friends to open a new checking account with us and everyone will receive a **\$25 Beginner Bonus** to spend how you like. There's no limit to how many times you can share.



Scan the QR code or visit  
**[Beginnings.com/TellYourFriends](https://beginnings.com/TellYourFriends)**  
to get started!



## Financial Literacy Begins Here

At Beginnings, we connect people with better financial opportunities that unlock possibilities and move our communities forward. We combine the latest in digital and mobile banking with real, human support, offering tools and financial guidance to aid you in your everyday life and meeting you where you are. Through financial literacy programs like Banzai and Your Money Matters, we're working every day to build a more connected, empowered, and financially confident community.

### About Banzai

Beginnings has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about. From home buying and investment strategies to tax planning and retirement guidance, lessons are broken out by topics to cover every member's unique journey. Sign up and learn to budget, build your credit, plan for an emergency, and take control of your money by visiting **[beginnings.banzai.org](https://beginnings.banzai.org)**.

## Why Your Money Matters

Through our program Your Money Matters, we deliver financial literacy to local businesses and organizations. Our "Lunch and Learn" setting provides an informal space where attendees can learn how to budget efficiently, build credit, manage debt, set savings goals, and more. Attendees will have the opportunity to win Beginnings swag and ask questions about our products and services. All information provided is created in collaboration with our Certified Financial Counselors and pulled from reputable financial sources. Beginnings expects no return on business and requires no cost for the program to be held at your organization. Our goal is to create a continuous relationship so attendees can pursue their financial wellness journey.

**Speak to a Beginnings representative or scan the QR code to learn more about our financial literacy opportunities.**





## Business Impersonator and Spoofing Scams

### Here's how they work:

You get a call, email, text, or message on social media that looks like it's from a business you know – they may even pretend to be from Beginnings. You are told there's a problem with your account, a transaction, or you owe money. They may create a sense of urgency or scare you. But the message isn't really from the business or Beginnings – it's from a scammer! If you respond or answer, they'll tell you to send a payment or give out personal information. They may ask for payment with gift cards, cryptocurrency, wires, or payment apps – which NO honest business will do. Or they'll ask for personal information or access to your computer or device.

### Here's what you can do:

- Don't answer calls from unknown numbers or click on links in unknown messages.
- If you answer and it's not who you expected, hang up.
- Never assume an unexpected call is legitimate. Remember caller ID can be spoofed. Hang up and call back using a number you can verify on a bill, statement, or official website.
- Don't give out personal information.
- Use extreme caution if you are being pressured for immediate payment.
- Remember, Beginnings will not ask for your card details such as the PIN, or digital banking User ID or password.

**Please contact us if you need assistance or are worried about a scam or fraud.**

Thank you to everyone who came out for the Beginnings Summer Concert Series!



## Upcoming Events



Visit us online to view all our upcoming events.

## Holiday Closings

### Indigenous Peoples Day

Monday, October 13th

Branches and Member Solutions will be closed on the Saturday prior.

### Veterans Day

Tuesday, November 11th

### Thanksgiving Eve & Day

Wednesday, November 26th - closing at 1pm

Thursday, November 27th

### Christmas Eve & Day

Wednesday, December 24 - closing at 1pm

Thursday, December 25

### New Year's Eve & Day

Wednesday, December 31st - closing at 1pm

Thursday, January 1st