



March 2022

Hello Spring!

Spring Gardening: Are you ready?

The moment we've been waiting for all winter long:

March 20th, 2022: First Day Of Spring!

Hello warm sunshine, hello spring showers, hello happy garden! Wait, garden?

This all happens so fast!

We've found some interesting gardening tips to save you time *and* money! You'll be sitting on that deck, soaking in the sun and overlooking your happy little plot in no time!

Be Prepared

At the beginning of the season, stock up on gardening supplies like garden twine, twist ties, garden gloves, plant supports, plant markers and bags of compost to eliminate garden center runs and the long lines on busy gardening days.

Keep garden tools handy

Stash a spare set of hand tools and garden twine in a waterproof container in your garden. That way, when you spot weeds, broken rose canes or a stem that needs tying up, you won't have to run to the garage or potting shed for supplies.

Add fresh mulch to your garden

Add fresh mulch to your gardens every year. A 2" to 3" layer of mulch keeps weeds from sprouting and helps the soil retain water, so you'll be weeding and watering less often.

Play in the rain

There's no better time to visit a center than during a cloudburst. Nurseries are less crowded, lines are shorter & staff members are more available to answer your questions. Once the rain eases, go out and pull weeds- even stubborn ones pull easily out of wet soil.

For even more gardening tips and tricks visit:

<https://www.readersdigest.ca/home-gardening/19-basic-gardening-tips-save-time-and-money>

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Are you ready?

Easter Egg
Coloring- Turn
Your Eggs into a
Masterpiece!

Fraud Protection:
Look Out For
These Red Flags!

Member FDIC

Take Your Easter Eggs to the Next Level

With These Fabulous Techniques!



Chirping Chick Easter Eggs

These Easter egg chicks are surprisingly easy to make. Dye eggs canary yellow, let dry, and glue a quill feather to the top. Cut out a beak from orange paper and glue it on. Use a marker to make two dots for eyes. Place your feathered friend in a piece of cracked eggshell set in a nest of raffia.

Silk Tie Dyed Easter Eggs

Easter eggs dyed with silk ties? Yep! It's easier than you think. Boiling plain eggs wrapped with 100% silk ties transfers the pattern and creates a cool Easter egg design. For the boldest silk dyed egg designs, choose bright colors and graphic designs.

Shaving Cream Easter Eggs

Use an ordinary product to decorate an entire batch of marbled Easter eggs. It's easier than it looks! Use food coloring to create a design on a bed of plain shaving cream, then roll hard-boiled eggs over the surface to transfer the colors. Let eggs dry, then gently clean to remove any excess shaving cream.

Rice-Dyed Eggs

Chances are you've got everything you need in your pantry to make rice-dyed Easter eggs. Dyeing eggs with rice is as easy as dropping food coloring on plain rice and giving it a shake. Mix colors for a pretty speckled pattern and display your finished rice Easter eggs in a simple basket.



For More Details and Even More Ideas, visit:

<https://www.bhg.com/holidays/easter/eggs/quick-and-easy-easter-egg-decorations/>



HOW TO SPOT A SCAM



**BE AWARE OF WHAT TO LOOK OUT FOR
WITH THESE MAJOR RED FLAGS!**

THE CALLER'S NUMBER IS SIMILAR TO YOURS

Imposters often use software that mimics, or "spoofs," local numbers to make incoming calls look as if they're coming from your community so you're more likely to answer.

THE EMAIL ADDRESS HAS A TYPO OR SEEMS "OFF"

Carefully check the email header; sometimes scammers will change just one or two letters in an email address. Hover over hyperlinks to view the web address they'll direct you to; if they seem vague or phony, don't click them.

YOU'RE PRESSURED TO ACT FAST

Cons often create a sense of urgency. They want to instill fear or excitement. Posing as a government agency or a winning sweepstakes are common guises. Be aware that government agencies like the IRS will not call you out of the blue and demand payment.

THEY REQUEST PAYMENT IN GIFT CARDS.

This is a scam 100% of the time. ANY time you are asked to provide payment by purchasing a gift card and sharing the numbers from the back, it is a scam. This is not considered a legitimate form of payment.

ALWAYS REMEMBER: NEVER GIVE AWAY PERSONAL INFORMATION
WITH SOMEONE THAT HAS CONTACTED YOU UNSOLICITED, WHETHER IT IS OVER THE
PHONE, VIA EMAIL, THROUGH SOCIAL MEDIA, OR EVEN AT YOUR FRONT DOOR.

FRAUD PREVENTION TOOLS

WANT SOME ADDED
PROTECTION? CONSIDER
UTILIZING SECURLOCK OR
MOBILE ALERTS

SIGN UP FOR MOBILE ALERTS
VIA YOUR MOBILE BANKING APP!
YOU'LL GET PUSH NOTIFICATIONS
INSTANTLY EVERY TIME YOUR
DEBIT CARD IS USED!

GET AHEAD OF THE FRAUD WITH
SECURLOCK! THIS APP ALLOWS
A CARDHOLDER TO CONTROL THE
HOW / WHERE / WHEN THEIR
PAYMENT CARDS ARE USED VIA
THEIR MOBILE DEVICE. TURN
YOUR CARD ON OR OFF WITH THE
TOUCH OF A BUTTON. SET
LOCATION BASED CONTROLS.
BLOCK INTERNATIONAL
TRANSACTIONS OR SET SPENDING
LIMITS!



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