

the
oice

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Designed Exclusively for our VIP Club® Members

Did you Know? April is National Humor Month!

National Humor Month was originally founded in 1976 by comedian and best-selling author Larry Wilde.

"Laughter is the best Medicine!"

Laughter relaxes the whole body. A good, hearty laugh relieves physical tension and stress, leaving your muscles relaxed for up to 45 minutes after.

Laughter boosts the immune system. Laughter decreases stress hormones and increases immune cells and infection-fighting antibodies, thus improving your resistance to disease.

Laughter triggers the release of endorphins, the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain.

Laughter protects the heart. Laughter improves the function of blood vessels and increases blood flow, which can help protect you against a heart attack and other cardiovascular problems.

Laughter burns calories. Okay, so it's no replacement for going to the gym, but one study found that laughing for 10 to 15 minutes a day can burn approximately 40 calories—which could be enough to lose three or four pounds over the course of a year.

Laughter lightens anger's heavy load. Nothing diffuses anger and conflict faster than a shared laugh. Looking at the funny side can put problems into perspective and enable you to move on from confrontations without holding onto bitterness or resentment.

Laughter may even help you to live longer. A study in Norway found that people with a strong sense of humor outlived those who don't laugh as much. The difference was particularly notable for those battling cancer.

source- www.helpguide.org/articles/mental-health/laughter-is-the-best-medicine.htm

Hey, Daisy!
What did the hungry Dalmatian say
when he had some kibble?
That hit the spot!

Ha! Good one, Max!
Why don't cats play poker in the jungle?
Too many cheetahs.



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Featured Articles In This Issue:

April is National
Humor Month!

DIY Spring Wreath

Financial
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D.I.Y.

Spring Wreath

Written By Rebecca- Hello Central Ave

You'll Need:

1. Hoop-steel ring or embroidery hoop
2. Greenery (at least three different types)
3. Flowers (try to use an odd number of flowers)
4. Glue gun and glue sticks
5. Twine, floral wire, floral tape, zip ties or some way to attach the stems
6. Wire cutters
7. Ribbon for hanging (I used Hearth & Hand ribbon.)

Step 1:

Cut your stems using wire cutters. Leave some extra room on the end of the stems to attach to the hoop wreath. I used some extra greens and peonies from Joann's to add to the hoop wreath and make it more springy!



Step 2:

Attach your greenery to the wreath. You can use floral wire, floral tape, hot glue, zip ties and more! The wreath I bought had zip ties and I was able to slide one stem under one zip tie, but on the other side I had to use hot glue.



Step 3:

Add your flowers! This is the best part! I chose the white peony for the center because it was the largest. I got the pink peonies to flank the white one.



Financial Travel Tips



We all feel it- spring, warm weather, and that itch to travel starting to creep in! When arranging your next adventure, be sure to add these financial travel tips to your vacation plan!

Contact your banker

If you are planning a trip, let your banker know and he or she can add a travel declaration to your debit card. We want to make sure your card isn't flagged for fraud because you're in an unfamiliar place.

How will you be using your debit card? Your First National Bank debit card may have a default withdrawal amount, which can be adjusted before your trip.

Add bank alerts

By choosing to be notified of every transaction over a specific dollar amount, you'll know instantly if irregular activity occurs. Scan or click the QR Code to learn how to add alerts right from your internet banking. After the video starts, choose **Alerts** from the menu at the bottom of your screen (left side if you're viewing from a desktop)



Lighten your purse or wallet

You probably won't need all the cards, coupons or memberships that you usually carry. Bring only a few necessary cards, just in case something is lost. Before you leave, make a copy of the cards you are bringing, including the back sides as they have phone numbers to call, just in case. Keep this copy in your hotel safe along with your passport and spare credit card, as insurance against theft.

Protect your cash

Only take the cash you'll need for the day and leave the rest in your hotel safe.

Watch out for pickpockets

Don't leave your bags on the floor or hanging off the back of your chair at a restaurant. And, take extra precautions when traveling on public transit. The perfect locations for thieves are crowded places.

Financial Travel Tips Continued

Review your purchases

When you return from your trip, review your debit and credit card purchases. Or sign up for mobile alerts before your trip and be notified every time a purchase is made, via text. If a thief has nabbed your card information, you'll want to alert the bank as soon as possible.

Check your accounts regularly- and safely!

Check your account on-the-go through your mobile phone with our Mobile Banking app! Just be sure to use the data provided by your network. Connecting to a free internet connection (like those provided by an airport, hotel, or restaurant) is tempting, but be aware of the privacy and security risks. Avoid accessing sensitive information when connected to a public network. Unlike Wi-Fi, mobile data connections are encrypted, adding an extra security level. Bottom line, check your mobile app and online banking regularly, just do so using a secure connection, such as your mobile data.

Add extra security to your debit card

Don't forget tip #1- Contact your banker and let them know you are traveling and planning to use your card! Before embarking on your travel, consider downloading our SecurLock app! With SecurLock, you can view your latest card transactions, sign up for transaction alerts, set spending limits, and more! If your card is misplaced or stolen, you can easily and temporarily turn it off until you are able to contact your banker! SecurLock is a great option to put you in control of your debit card, and assist in fraud prevention.

Scan or click below for links to our Mobile App & SecurLock!



*Message and data rates may apply to mobile banking

Get ready for that next adventure! Pack the suitcase, book the tickets, plan the excursions- and don't forget to check back to these financial tips to keep your money secure while you journey!

