



Hello
Summer



VACATIONS ON A BUDGET

Looking for easy, fun ways to save money when booking your next vacation? We've found some tips to help you stay on budget without sacrificing all the fun!

1. Avoid peak travel season and be flexible with your travel dates- often times even choosing mid-week vs a weekend can save you big bucks!
2. Use travel reward points or credit card rewards to lower costs.
3. Before purchasing tickets or booking that tour, research discounts and coupons. Online travel sites or local tourism offices are a great place to start. Do you qualify for AAA, military, senior or other discounts? Never hurts to ask the company what discounts are offered.
4. Book accommodations that include amenities such as free breakfast or kitchenettes to make a meal or two in! Bonus date night idea- research local cuisine and see if you can replicate it.
5. Use public transportation or walk instead of renting a car or taking taxis- when booking your hotel or rental, research what attractions are within walking distance.
6. Research free activities and attractions in your destination.

Of course, if a deal sounds too good to be true- be extra cautious. While saving money is a great goal, becoming a victim of a scam could ruin a vacation quickly. Check reviews, ratings or other research to confirm the legitimacy of any vacation deals.

🔍 Can you find this piggy bank hidden somewhere in these pages?



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POTENTIAL RISK OF PERSONAL CHECKS

Paying bills via personal check is one of the oldest methods in the book, but it's becoming increasingly targeted by scams. Despite the decline in paper checks, they are still widely utilized. In 2021, Americans sent out 11.2 billion checks, which reflects a 7.2% decrease from 2018, reports the Federal Reserve.

The rise of low-tech check fraud is causing concern among some older people, small-business owners, and those without a bank account who prefer paper checks. Security analysts and fraud specialists suggest that this trend should prompt people to consider using digital payments, which often offer better consumer protections.

One digital option is peer-to-peer (or P2P) mobile wallets. These allow people to transfer money online using personal bank accounts or mobile apps, making it easy to split bills with friends and family. Examples of mobile wallets or P2P payments include PayPal, Apple Pay, Venmo, Cash App, and Google Pay. Learn even more about mobile wallets at www.firstnationalbanks.com/mn/mobile-wallet.

First National Bank also offers Bill Pay within our internet banking. With online bill pay you can pay bills securely, set up reminders, make recurring payments and pay from multiple checking accounts with ease. If you need to review past bills, you won't have to spend time searching for them, all of your information is in one centralized location.

Automatic transfers are another option for bills like rent, loan payments and other consistent, scheduled payments. Call your local FSR to learn more or seek assistance with any of the options listed above!

When writing a check, give yourself added protection with these tips-

1. Use Gel Ink: Experts recommend using blue or black gel-ink pens. Gel ink is permanent and harder to remove than regular ballpoint pen ink due to its chemical composition.
2. Slow Down: People tend to fill out checks in a rush. Be sure to spell everything out- from the name of the recipient to the dollar amount. Even add what the check is for in the memo line!
3. Take Directly to the Post Office: Leaving checks in your mailbox with that red flag up is often an invitation for fraudsters. Dropping them into blue USPS boxes is still not ideal. Instead, seal checks in windowless envelopes and hand-deliver them to the Post Office- or even better yet, the payee.

By following these simple tips, you can help to ensure that your checks are safe and secure.

*Message and data rates may apply to Mobile Wallet and Bill Pay.

SUMMER

Fun

Word Scramble

1. ABIOGNT

2. MNIAGPC

3. EIC ARMEC

4. AADSLSN

5. CIONTAAV

6. TERMWAONEL

7. USN

8. IPICCN

9. ELVART

10. AETH

Answer Key

1. Boating
2. Camping
3. Ice Cream
4. Sandals
5. Vacation
6. Watermelon
7. Sun
8. Picnic
9. Travel
10. Heat



What's better than a S'more on a hot summer day? How about a ...



Frozen S'more!

- 1 (5.9-ounce) box instant chocolate pudding
- 2 ½ cups whole milk
- 2 ½ cups Cool Whip- defrosted and divided
- 12 graham crackers broken in half and divided
- 5 ounces cream cheese- room temperature
- 6 ounces marshmallow creme
- pinch of salt

Line a 9×13-inch baking dish with parchment paper. In a medium bowl, whisk together the pudding mix, milk, and 1/2 cup Cool Whip until smooth. Lay half of the graham crackers evenly in the bottom of the baking dish. Spread pudding mix into an even layer over the top and chill.

In a medium bowl, beat together the cream cheese and marshmallow creme until smooth. Fold in remaining 2 cups Cool Whip and a pinch of salt. Spread cream cheese mixture evenly over the chocolate layer. Place remaining graham crackers over the top. Cover with foil. Freeze 6 hours, or until firm enough to cut through. Using the graham crackers as a guide, slice the layers into 12 squares. Enjoy while softened or store in the freezer in a zip top bag.

If frozen, soften at room temp 15 minutes before eating.
<https://www.iheartnaptime.net/frozen-smores>

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