• EVENTS • EDUCATION • ACTIVITIES •

OmniClub Outlook

JULY - SEPTEMBER 2026

STAYING SECURE *in a Digital Age*



Tammy Gage
Vice President and Community Relations Manager

In today's interconnected world, cybersecurity has become a key concern for individuals and organizations alike. With each passing day, we witness the ever-growing finesses of cyber threats. Whether it be through malware or phishing attacks we receive through emails to data breaches from places we frequently visit.

Do not get me wrong, the digital landscape presents us with many opportunities for engagement, but we cannot ignore the challenges that it imposes, as well. While it has opened more doors in forms of communicating with our loved ones and conducting business, it has made us more vulnerable to becoming victims of cybercriminals.

If you're anything like me, you appreciate the convenience of online shopping. While I still enjoy going out and browsing stores from time to time, there's something especially convenient about shopping from home while relaxing with my favorite TVs. However, that convenience can also come with risks. It's easy to click on a link to a website that may not be legitimate, and every online purchase requires trust that the payment system is secure enough to protect your debit card or bank information. As technology users, it's our responsibility to stay alert to potential cybersecurity threats. Just as we lock our doors to protect our homes, taking smart precautions online is the first step in protecting ourselves from digital harm.

FOUR EASY WAYS TO STAY SAFE ONLINE

1. **Recognize and Report Phishing –** Most successful online intrusions result from a recipient of a "phishing" message accidentally downloading malware or giving their personal information to a spammer. DO NOT click or engage with these phishing attempts. Instead, recognize them by their use of alarming language or offers that are too good to be true. **Report the phish and delete phishing messages.**
2. **Use Strong Passwords –** Simple passwords can be guessed. **Make passwords at least 16 characters long,** random and unique for each account. Use a password manager, a secure program will store passwords and fill them in automatically on the web.



3. **Turn on Multifactor Authentication (MFA) –** use MFA on any site that offers it. MFA provides an extra layer of security in addition to a password when logged into accounts and apps, such as a face scan or a code sent by text. Using MFA helps to make it much more difficult for hackers to get sensitive personal information, even if they have stolen logins and passwords.
4. **Update Software –** when devices, apps, or software programs (especially antivirus software) notify you that updates are available, you should install them as soon as possible. Update close security code bugs to better protect your data. **Turn on automatic updates to ensure that this step is not overlooked.**

If you ever feel that you have been a victim of cybercrime, take immediate action! Document any evidence; report to the appropriate authorities or platforms (bank or social media platform); change your passwords immediately; and consider contacting a local cybersecurity expert. Time is the essence of reducing the damage that could be caused.



Save The Date: LUNCH-N-LEARN

How can I keep my Texas Bank and Trust accounts safe?

Join us in October for our **OMNICLUB Lunch-n-Learn** in Longview and Hideaway Lake. **Chris Graham, Senior Vice President, Bank Operations** will share scams and schemes how to avoid them to keep you and your account safe.

Source: Cybersecurity & infrastructure Security Agency cisa.gov



Let's Celebrate!

AMERICA 250
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- Get cooking – think red, white, and blue Jell-O or American themed cupcakes.
- Put on a classic American Movie:
  - *"Yankee Doodle Dandy"*
  - *"Singing in the Rain"*
  - *" No Time for Sergeants"*
- Visit a National Park or Monument - you can learn more about the history of our country while you 're there.
- Share Military stories.
- Have a hot dog buffet – with all the toppings and fixings invite your friends over.
- Go for a leisurely walk around the neighborhood or local park. This is to enjoy the outdoors.
- Have a potluck.
- Enjoy a trip to a local farmers' market.
- Spend a day at the lake with your family.
- Make some homemade ice cream.
- Take a road trip with friends or family to a different part of the country.
- Do an American-themed puzzle
- Watch the sun rise and set: This is a peaceful activity that can be done anywhere, and it's especially beautiful in the summertime.



Setting a **TRAVEL NOTICE** is essential to ensure uninterrupted access to your funds while you are away. Inform a **TBT Customer Care Specialist** at 1-800-263-7013 of your travel plans to minimize the risk of having your transactions flagged as suspicious. This step helps prevent inconvenience, allowing you to enjoy your trip without financial disruptions.

Safe travel this summer for you and your loved ones!

The **OMNIClub OUTLOOK** newsletter serves as your invitation and notification to upcoming events. If you are interested in attending any of our **OMNI** events, educational seminars, or activities, please contact Tammy Gage, 903-237-5568, at your earliest convenience due to limited availability.

Upcoming *Events*

Dates to Remember

JULY 4	Independence Day
SEPTEMBER 7	Labor Day **BANK CLOSED**
SEPTEMBER 13	Grandparents Day
OCTOBER 7	OMNI Lunch-n-Learn **LONGVIEW**
OCTOBER 12	Columbus Day **BANK CLOSED**
OCTOBER 14	OMNI Lunch-n-Learn **HIDEAWAY**



HAPPY GRANDPARENTS DAY
SEPTEMBER 13

Lunch-n-Learn

How can I keep my Texas Bank and Trust accounts safe?

- **WEDNESDAY, OCTOBER 7, Longview**
  Hazel Hickey Community Room
  301 East Whaley Street | Downtown Longview
  11:30 a.m. - 1:00 p.m
- **WEDNESDAY, OCTOBER 14, Hideaway Lake Clubhouse**
  101 Hideaway Lane Central | Hideaway
  11:30 a.m. - 1:00 p.m.

If you are interested in learning more, join us in **October for our OMNIClub Lunch-n-Learn in Longview and Hideaway Lake. Chris Graham,** ***Senior Vice President, Bank Operations*** will speak on this topic.

RSVP to **Tammy Gage, Vice President and Community Relations Manager,** at 903-237-5568, or register online at **www.texasbankandtrust.com**. *Seating is limited.*



SUMMER SAFETY *for Older Adults*

- **Wear sunscreen and use it correctly.**
- **Avoid direct sun, especially between 10am and 4 pm.**
- **Wear sunglasses anytime you're outdoors.**
- **Stay hydrated - drink fluids even if you don't feel thirsty.**
- **Wear loose-fitting clothing. Natural fibers like cotton are best.**
- **Cool your home with air conditioning or fans, or go to a cooler place.**

Adventures Await!

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OMNIClub Outlook

Membership in **OMNIClub** is easy. Simply maintain a minimum $5,000 balance in any account with Texas Bank and Trust.

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Ask a Branch Services Rep for more details TODAY!

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