

OMNIBLUB *Outlook*

OCTOBER - DECEMBER 2025

Staying Secure IN A CONNECTED WORLD

Tammy Gage
Vice President
and Community
Relations Manager



As we embrace the digital age, it's important for everyone to feel safe and confident online. The Internet offers a wealth of opportunities for connection, learning, and entertainment, but it can also present challenges. Navigating the online world securely is essential for protecting personal information and enjoying all that technology has to offer. With a few simple tips and some awareness, you can enhance your online safety and make the most of your digital experiences!



Here are some key considerations and tips to help protect individuals from cyber threats:

COMMON CYBER THREATS

- ⚠️ Phishing Scams**
 - Fraudulent emails or messages that appear to be from legitimate sources, tricking individuals into providing personal information.
- ⚠️ Online Fraud**
 - Scams that target seniors, such as fake lottery wins, investment opportunities, or romance scams.
- ⚠️ Identity Theft:**
 - Criminals steal personal information to impersonate someone and commit fraud.
- ⚠️ Malware:**
 - Malicious software that can infect devices, steal data, or lock users out of their systems.
- ⚠️ Social Engineering:**
 - Manipulative tactics used to trick individuals into divulging personal information.

BEST PRACTICES FOR CYBERSECURITY

- 🔒 Education and Awareness:**
 - Learn more about common scams and how to recognize them.
 - Be skeptical about unsolicited communications, especially those requesting personal information.
- 🔒 Strong Passwords:**
 - Use strong, unique passwords for different accounts.
 - Consider using a password manager to help manage and store passwords securely.
- 🔒 Two-Factor Authentication:**
 - Use of 2FA wherever possible, adding an extra layer of security to online accounts.
- 🔒 Use of Security Software:**
 - Recommend installing reputable antivirus and anti-malware software on devices.



A Thoughtful Gift

In recent years, many grandparents have embraced a unique and meaningful way to celebrate Christmas with their grandchildren, by gifting **Cool Kids Savings Club accounts**. This thoughtful trend not only provides financial benefits but also instills important lessons about saving and financial responsibility from an early age. The idea is simple yet impactful. Instead of traditional gifts that may quickly lose their novelty, grandparents can open a savings account in their grandchild's name, accompanied by an initial deposit. This gesture serves as a foundation for teaching children the value of money, the importance of saving, and the concept of compound interest. As the account grows over time, it can become a valuable resource for future expenses, such as education or a first car. Moreover, this gift fosters a sense of security and encourages children to think long-term about the financial future.

In addition to the financial advantages, gifting a **Cool Kids Savings Club account** can strengthen the bond between grandparents and grandchildren. It creates an opportunity for grandparents to share their own experiences and wisdom about managing money, making the gift not just a financial one, but a lesson in life and values.

As the holiday season approaches, the trend of grandparents giving savings accounts as Christmas gifts is a heartwarming reminder that some of the best presents are those that provide lasting benefits and teach valuable lessons for years.

All you have to do is come into the bank and open a Cool Kids Savings Club account. Visit texasbankandtrust.com/cool-kids for more info!



Upcoming Events

Dates to Remember

OCTOBER 1	Yom Kippur begins
OCTOBER 13	Columbus Day (BANK CLOSED)
OCTOBER 31	Halloween
NOVEMBER 2	Daylight Savings time ends
NOVEMBER 11	Veterans Day (BANK CLOSED)
NOVEMBER 27	Thanksgiving (BANK CLOSED)
DECEMBER 3	Omni Christmas Party
DECEMBER 7	Pearl Harbor Remembrance Day
DECEMBER 15	Hanukkah begins
DECEMBER 21	Winter Solstice
DECEMBER 24	Christmas Eve
DECEMBER 25	Christmas Day (BANK CLOSED)
DECEMBER 26	Kwanzaa begins
DECEMBER 31	New Year's Eve



OMNIClub
Christmas Open House
Please Join Us
WEDNESDAY, DECEMBER 3, 2025
11:00 am – 1:00 pm
Texas Bank and Trust • Hazel Hickey Community Room
301 East Whaley • Downtown Longview
HOLIDAY MUSIC • HORS D'OEUVRES • VALET PARKING

Safety in Your Home During the Holidays

The holiday season is a time of joy and celebration, but it can also present unique safety challenges for seniors. Here are some important tips to help ensure a safe and enjoyable holiday experience for elderly loved ones:

- FIRE SAFETY:** With increased use of candles, lights, and cooking, fire hazards can rise. Ensure that all smoke detectors are functioning properly and consider using flameless candles as a safer alternative. If using traditional candles, place them away from flammable materials and never leave them unattended.
- FALL PREVENTION:** The hustle and bustle of the holidays can lead to clutter, which increases the risk of falls. Keep walkways clear of decorations, gifts, and other obstacles. Use non-slip mats and ensure that all areas are well-lit, especially staircases.
- SECURE DECORATIONS:** When decorating, avoid using heavy or sharp objects that could cause injury. If using a ladder to hang decorations, ensure it is stable, and consider asking for assistance to prevent falls.
- KITCHEN SAFETY:** The kitchen can become a busy area during holiday cooking. Ensure that you are aware of safe cooking practices, such as using oven mitts and keeping flammable items away from the stove. If mobility is an issue, consider preparing meals in advance or using pre-made options.
- SOCIAL INTERACTION:** While the holidays are a time for gatherings, large crowds can be overwhelming for some. Encourage smaller, more intimate gatherings that allow for easier communication and less stress. Ensure that seniors have a means of transportation to and from events safely.



- MEDICATION MANAGEMENT:** With the hustle of the holidays, it's easy to forget medication schedules. Help seniors organize their medications and set reminders to ensure they take them as prescribed.
- EMERGENCY PREPAREDNESS:** Make sure you have a plan in place for emergencies. This includes having a fully stocked first-aid kit, a list of emergency contacts, and a charged phone readily available.
- STAY CONNECTED:** Regular check-ins can help you feel supported and less isolated during the holidays. Encourage family members to reach out, whether through phone calls, video chats, or in-person visits.

By taking these precautions, families can help ensure that you enjoy a safe and happy holiday season, filled with joy and cherished memories.



TEXAS BANK AND TRUST

P.O.Box 3188 | Longview, Texas 75606

OMNIClub Outlook

First Class Mail
Presorted
U.S. Postage Paid
Longview, TX
Permit No. 508

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

MEMBER FDIC



'tis the Season!

One Card, Endless Christmas Wishes

Pick up a Holiday Visa® Gift Card
today at any TB&T location

Additional Visa gift card designs available.

TEXAS BANK AND TRUST

www.texasbankandtrust.com

Purchase fee of \$3.00. Monthly inactivity fee of \$4.95 after 12 consecutive months of inactivity. Lost/stolen replacement card fee of \$8.00. Holiday Visa Gift Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards can be used everywhere Visa debit cards are accepted. Valid only in U.S. No cash access.

MEMBER FDIC