



January 2023

Employee Anniversaries

- Carin- 6 Years on 1/9
- Jami- 11 Years on 1/17
- Alex Y.- 1 Year on 1/18
- Dorian- 1 Year on 1/24

Upcoming Events

- Closed for New Year's Day on Monday, January 2, 2023
- Closed for Martin Luther King, Jr Day on Monday, January 16, 2023
- Closed for Presidents' Day on Monday, February 20, 2023

Preventing Fraud

With the new tax season starting this month, be aware that criminals are making calls posing as IRS agents in hopes of stealing taxpayer money or personal information.

Here are some signs of a tax scam along with actions you can take if you receive a scam call.

The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Call unexpectedly about a tax refund.

If you receive one of these phone calls you should:

- Record the number and then hang up the phone immediately.
- Report the call to TIGTA by calling 800-366-4484.
- Report the number to phishing@irs.gov and be sure to put "IRS Phone Scam" in the subject line.

10 Money Smart Resolutions for 2023 and Beyond

January is the traditional time for many to make resolutions. Here are ten great financial resolutions that may bring a brighter future in 2023 and beyond.

1. Increase retirement plan contributions by 1% (or more). Almost everyone will want to retire someday, so vow to make those later years more financially comfortable. Raising retirement contributions by 1% in the year to come is a good starting point.
2. Add \$10 (or more if possible) to emergency savings each paycheck. Sometimes the smallest goals may be the easiest to reach, so vow to set aside \$10 from every paycheck.
3. Choose one bill a month and negotiate it down. The ability to negotiate with a cable company, internet service provider, the phone company, and more may improve your finances in the coming year.
4. Fine-tune or create a budget. Hopefully, a budget is already in place. If not, now is the time to create one. If a budget exists, make a resolution to fine-tune it even further.
5. Improve job skills. A great way to improve finances for the coming year is to strengthen one's earning power. Take a class, enroll in community college, attend a seminar, and do other things that will help to earn more money.
6. Interview a new financial planner. There is nothing wrong with shopping around, even if a current financial planner is providing good service. Getting a second opinion from another financial planner is one smart way to see the options available.
7. Record/update the information for all online account logins, keep them somewhere safe and let a loved one know where they are. If death or incapacitation occurs, loved ones will be unable to access financial accounts without the correct information.
8. Review all insurance coverage. Insurance is not a set-it and forget-it kind of thing, and an annual review should be on everyone's to-do list. Making sure the proper insurance coverage is in place should be part of the review process.
9. Set up an estate plan. Make this the year to finally set up an estate plan. Having an estate plan in place is one of the best things someone can do for loved ones. It's a smart way to provide financial protection for family members.
10. Invest in good health. Exercising more, eating right, and taking care of oneself should always be a priority.

As the calendar rolls over and the old year gives way to the new, use the ten resolutions outlined above for a smart start to 2023.



New Debit Card Design

We have updated the look of our debit card! Don't have a debit card? If you have a checking account with us, it comes with a debit card for your everyday purchases and ATM withdrawals. Apply for a debit card today by stopping by any Service First branch.



My Express Teller

My Express Teller is now available at our Falls Landing branch. You can use My Express Teller to speak to a live representative to cash checks, make loan payments, make deposits, and so much more! Stop by our Falls Landing branch today and take advantage of the convenience of My Express Teller!



Love what we do?

Leave us a review! Scan the QR code to make our day by leaving us a review.



Committed to Community

Service First employees volunteered their time in December at the Gift Wrap Booth at the Empire Mall to benefit Children's Home Shelter for Family Safety (formerly Children's Inn). You can learn more about Children's Home Shelter for Family Safety at chssd.org/shelter