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From local lending professionals, local servicing and local decision making, to full-service banking, we are focused on our customers. Banking locally connects you to your community and your neighbors.

We're your hometown bank. How can we help you?



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PROTECT YOUR SMALL BUSINESS ACCOUNT

Corporate account takeover is a type of fraud where thieves gain access to a business' finances to make unauthorized transactions, including transferring funds from the company, creating and adding new fake employees to payroll, and stealing sensitive customer information that may not be recoverable. The American Bankers Association recommends following these tips to keep your small business safe.

EDUCATE YOUR EMPLOYEES. You and your employees are the first line of defense against corporate account takeover. A strong security program paired with employee education about the warning signs, safe practices, and responses to a suspected takeover are essential to protecting your company and customers.

PROTECT YOUR ONLINE ENVIRONMENT. It is important to protect your cyber environment just as you would your cash and physical location. Do not use unprotected internet connections. Encrypt sensitive data and keep updated virus protections on your computer. Use complex passwords and change them periodically.

PARTNER WITH YOUR BANK TO PREVENT UNAUTHORIZED TRANSACTIONS.

Talk to your banker about programs that safeguard you from unauthorized transactions. Positive Pay and other services offer call backs, device authentication, multi-person approval processes and batch limits help protect you from fraud.

PAY ATTENTION TO SUSPICIOUS ACTIVITY AND REACT QUICKLY.

Look out for unexplained account or network activity, pop ups, and suspicious emails. If detected, immediately contact your financial institution, stop all online activity and remove any systems that may have been compromised. Keep records of what happened.

UNDERSTAND YOUR RESPONSIBILITIES AND LIABILITIES.

The account agreement with your bank will detail what commercially reasonable security measures are required in your business. It is critical that you understand and implement the security safeguards in the agreement. If you don't, you could be liable for losses resulting from a takeover. Talk to your banker if you have any questions about your responsibilities.

Additional Resources

You can also visit the following websites to learn more about how to protect your small business:

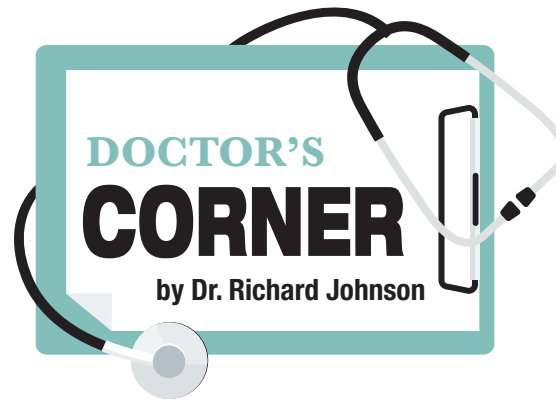
<https://www.uschamber.com/CybersecurityEssentials>

<https://www.bbb.org/council/for-businesses/cybersecurity/>

<https://www.fcc.gov/cyberplanner>

Source: American Bankers Association

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OBESITY

Food...to eat or not to eat, that is the question. People are groaning about the "Covid 15" these days. Four and a half months of relative seclusion for most of us has done some damage! We need food to survive. Every cell in our body needs energy, and that comes from the food we eat. If we eat too much, or if we eat what is called 'junk food', we will gain weight. This actually is a problem... as a nation, we are overweight. In some cases we are obese. That is not a pejorative word; it is a medical word. According to the CDC "Weight that is higher than what is considered a healthy weight for a given height is described as overweight or obese." A fast and simple way for you to get a handle on understanding your weight is to calculate your Body Mass Index (BMI). It is easy to do. Simply find a BMI table or calculator (you may have it on your smart phone), and put in your weight and height. If your BMI is 25 – 30 you are overweight, and if your BMI is over 30 you are, by definition, obese. Since both men and women have gained 32 pounds from what they were on average in 1960 to what they were on average in 2016 many have said that obesity in the U.S. is an epidemic.

According to studies reviewed in a new National Research Council and Institute of Medicine report (1) up to half of all premature (or early) deaths in the United States are due to behavioral and other preventable factors – including modifiable habits such as tobacco use, poor diet, and lack of exercise. Although the percent of early deaths from both tobacco and alcohol have gone down from 1990 to 2010, the percent of preventable early deaths from obesity/inactivity have gone up.

Then there is the question of food quality. It is true that a healthy diet is what we want to strive for, and there are many good versions depending on your particular physical needs, weight, and associated medical conditions. But wait... according to the Environmental Working Group (EWG) the three most heavily contaminated (with pesticides) fruits/vegetables in 2020 are strawberries, spinach & kale. We also consume huge amounts of 'processed' food, much of which has either too much sugar or too much salt. You might be able to read the ingredients label, but can you understand it?

You may be privileged to eat a diet consisting of healthy and organic foods. But that is not the case throughout much of our country. A March 2020 article in the Journal of the American Heart Association (2) clearly points out the reality of food disparity and availability in our country. These disparities in diet, quality of food and food literacy exist by race, ethnicity, social economic status, education, income and use of food assistance programs. If you cannot afford 'organic' produce, you should thoroughly wash or soak (for 15 min) the produce in water containing salt, vinegar or baking soda.

If you cannot afford food, and find yourself in need of food assistance please contact one of the following organizations:

- Supplemental Nutrition Assistance Program (SNAP) (NH Food Bank SNAP Outreach Coordinator at 603.669.9725 ext. 1147)
- Supplemental Nutrition Program for Women, Infants and Children (WIC) Concord 603-271-4546
- The Commodity Supplemental Food Program (CSFP) (free food and nutrition information for seniors) 800-942-4321
- NH Food Bank (603-669-9725) go to www.nhfoodbank.org/need-food/agency-list to find a food pantry nearest you

If you are having any problems finding food or have nutrition questions call 211 and you will be helped.

1. National Research Council (NRC) and Institute of Medicine, *Measuring the Risks and Causes of Premature Death: Summary of Workshops*, H.G. Rhodes, Committee on Population, Division of Behavioral and Social Sciences and Education and Board on Health Care Services, Institute of Medicine (Washington, DC: The National Academies Press, 2015).

2. <https://doi.org/10.1161/JAHA.119.014433>.