

The **Cornerstone Connection** is a quarterly newsletter designed to keep our customers informed. New issues will appear on our website for customers to access at their convenience. Articles are short and geared to help customers manage financial affairs. Let us know if you find it useful by going to Contact Us on our website at www.Cornerstonenatlbank.com.

From FS-ISAC: Ways to Protect Your ID

Under the Gramm-Leach-Bliley Act (GLBA) and Privacy Laws we are required to ensure the confidentiality of a consumer's information. Here are ways a consumer can protect their ID's from theft:

- Monitor credit annually
 - www.annualcreditreport.com
- Request fraud alerts from the 3 major CRA's: Equifax, Experian and TransUnion
- Opt-out of junk mail / internal marketing lists / offers of credit
 - <https://dmachoice.org> OR <https://www.optoutprescreen.com>
- Use a P.O. Box
 - Small box costs around \$5
- Freeze your credit
 - Freezing costs around \$10
- Enroll in the "DO NOT CALL" registry with FTC
 - it's FREE! Register online: www.donotcall.gov (888)382-1222 / TTY (866)290-4236

TO DO LIST when your computer is hacked or phished:

- *Change all passwords
- *Run anti-spyware/malware and anti-virus programs
- *Clear out private information in your internet browsers; clear out sensitive data from internet Temp Folder (clearing cache, delete history)
- *Close online accounts, notify banks/institutions to obtain new accounts (if needed)

Holiday Giving: How to Become a Savvy Charitable Giver

For many people, it is important to take time during the holiday season to give to those who are in need. Donating to your favorite cause can be fulfilling, but it's important to ensure that your gift reaches the intended source. Follow these tips to become a savvy charitable giver this holiday season:

*Give To an Established Charity

Unfortunately, there are fraudulent charities that will take advantage of your goodwill. To avoid this situation, ask for written information about the charity, including name, address and telephone number. A legitimate charity will give you information about their mission, how your donation will be used and proof that your contribution is tax deductible.

*Designate Your Gift

Some charities allow you to specify exactly where your gift is headed, either to a specific orphanage, to purchase school supplies or to a geographic area in need of relief. By designating or earmarking your gift, you control where your donation goes and whom it helps.

*A Proactive Giver is a Smart Giver

Wise givers don't give on an impulse or to the first organization that comes along. Smart givers take time to identify the causes important to them. Contact a charitable organization, find out their mission and what type of aid and programs they offer.

*Benefits to You

A donor's primary motivation may be altruism, but everyone knows there are great tax benefits for those who give. A donation to a qualified organization may entitle you to a charitable contribution deduction. Remember a contribution to a qualified charity is deductible only in the year in which it is paid, and all charities do not qualify for a charitable contribution deduction.

7 Ways to Avoid a Holiday Spending Hangover

The ABA has identified habits that shoppers should embrace to minimize their holiday spending debt: Seven spending habits Americans should consider to help relieve the financial stress of the holidays:

***Plan ahead.** Before you start shopping, develop a realistic budget for holiday expenses. Figure out your bottom-line number and set aside holiday cash in increments throughout the year.

***Keep track of other costs.** Don't forget costs beyond gifts, like postage, gift wrap, decorations, greeting cards, food, travel and charitable contributions.

***Make and list and check it twice.** Keep your gift list limited to family and close friends, noting how much you want to spend on each.

***Shop early and space out purchases.** Avoid shopping while rushed or under pressure, which can cause overspending. Make sure to comparison shop online first, or download an app that lets you compare prices before you buy anything.

***Avoid impulsive spending decisions.** Finding a spectacular sale on something you've been wanting can easily throw you off course. Stay strong and stick to budget.

***Use credit wisely.** Limit the use of credit for holiday spending. If you must use credit, use only one card—preferably the one with the lowest interest rate.

***Save your receipts.** Not only will you need them for possible returns, you'll need them to keep track of what you've spent and to compare with your credit card statement.

Thank you for choosing us as your banker. We wish to serve you and our community to the best of our ability.

**Founded on Value. Built on Service.
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