



NEWS LETTER

SCAM PREVENTION

Back-to-school season means more online activity—and more chances for scammers to target kids. Remind them not to share personal details like their full name, address, phone number, or school without your permission. Scammers can use this information to create fake accounts, steal identities, or trick families into sending money. Encourage kids to keep profiles private, use nicknames, and double-check links or messages before clicking. A quick chat now can help them avoid costly scams later.

BREAKING THE BANK TRIVIA

CSB has customers in how many U.S. States?

Answer: 43

Financial Literacy Your Key to Confidence with Money

Financial literacy isn't just about knowing how to balance a checkbook—it's about having the skills to make smart, informed decisions with your money. From budgeting and saving to understanding credit and investments, these skills give you the confidence to plan for both everyday needs and long-term goals. Here are a few quick tips to strengthen your financial know-how this month:

- Track your spending: Small daily purchases can add up quickly.
- Save automatically: Set up a recurring transfer into your savings account.
- Know your credit score: A good score can open doors to better loan rates.
- Plan for the unexpected: An emergency fund can help you stay on track when surprises happen.

Remember—financial literacy isn't something you master overnight. Start with small steps, keep learning, and watch your financial confidence grow.

