



# Happy Thanksgiving

Enjoy your time with friends and family this Thanksgiving  
As a reminder the bank will not be open on Thursday, November 28th

## Financial Literacy

With 84% of Gen Z (Born between 1997 and 2012) relying on family members for the "how-to" of money management, it's critical that parents have the right answers to give them. "Every parent wants to make sure their teen is financially literate/prepared for the world when they turn 18.

Source: Why Financial Literacy Isn't Gen Z's Sweet Spot—Yet  
<https://www.forbes.com/sites/markperna/2022/09/13/why-financial-literacy-isnt-gen-zs-sweet-spot-yet/>



Help Your Teen Learn Good Financial Habits  
**Open a Teen Checking Account!**

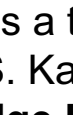
### Mobile App

Deposit birthday, allowance, lawn mowing & babysitting money

Stay on top of spending and transfer money to your teen

### Not Just For Teens

Kids, tweens and teens are welcome



Ask about our Minor Savings Account



### VISA Debit Card

Teens get independence

You get peace of mind with text alerts

### No Fees

No balance requirements

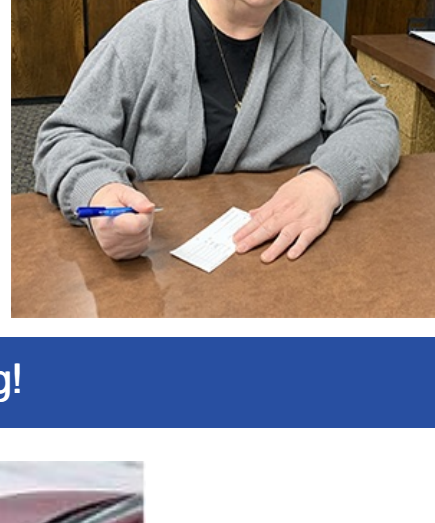
No monthly service fees with e-Statements

## New Employee

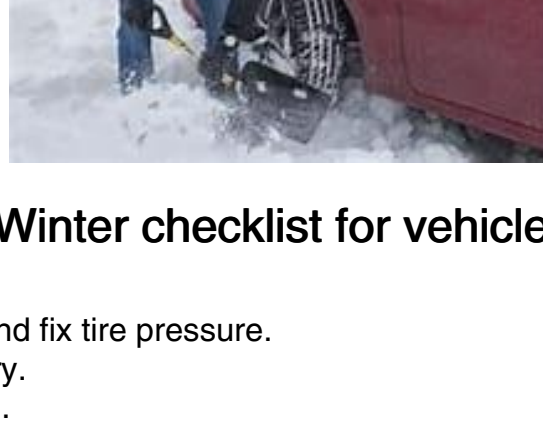
### Help us welcome Diana Malsom

Diana works as a teller at the **Main Bank** at 600 S. Kansas Avenue, and at the **Westridge Location**, 5926 SW 21st Street in Topeka, KS.

Welcome aboard Diana!



## Winter is coming!



### Winter checklist for vehicles

1. Inspect tires and fix tire pressure.
2. Test the battery.
3. Change the oil.
4. Add proper coolant.
5. Check belts and hoses.
6. Choose AWD or 4WD.
7. Check windshield blades and lights.
8. Keep an ice scraper and emergency kit.
9. Use deicing washer fluid.
10. Inspect undercarriage for corrosion and check antifreeze mixture

Information from Kelly Blue Book:

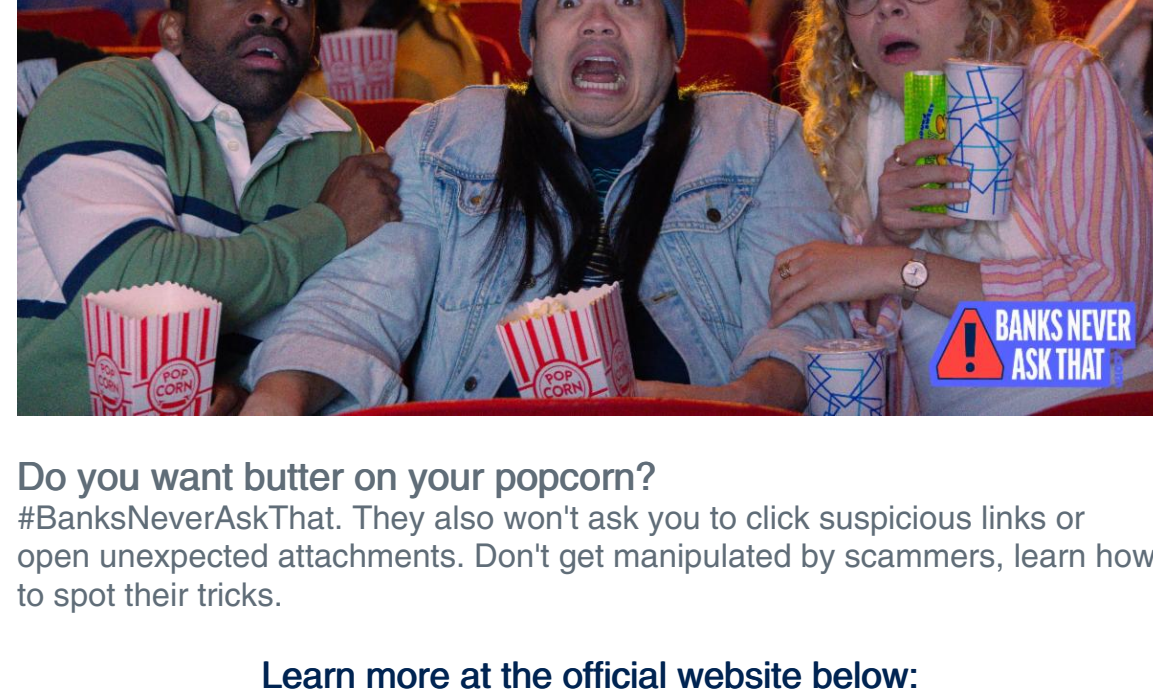
<https://www.kbb.com/car-advice/10-tips-on-how-to-winterize-your-vehicle/?msoclid=129985e995ed6c0f04989192944c6d50>



## Auto Loans - Apply Today



November 21, 2024 - Eisenhower Middle School 'Career Fair'  
6th, 7th & 8th Graders learn about banking as a career  
Pictured: Irene Haws, Marketing and Craig Cook, Commercial Banking



### Do you want butter on your popcorn?

#BanksNeverAskThat. They also won't ask you to click suspicious links or open unexpected attachments. Don't get manipulated by scammers, learn how to spot their tricks.

Learn more at the official website below:

<https://www.banksneveraskthat.com/>

**CRYPTO INVESTMENT SCAMS**

ABA FOUNDATION

**WHAT YOU SHOULD KNOW**

Crypto\* investment scams, commonly referred to as "pig butchering" by scammers, cost consumers billions of dollars. Criminals befriend people to entice them to make crypto investments through phony apps and websites. The investments may start out slowly with small sums of money, but it's a scam aimed at stealing tens of thousands to millions of dollars.

\*Crypto is also referred to as cryptocurrency by users

**HOW DO CRIMINALS TARGET PEOPLE & HOW DOES THE CON START**

HOW DOES THE CON START?

Criminals often pose as people interested in:

- Friendship,
- Romantic relationships, or
- Business investments.

Using fake profiles, they take time and build connections with their targets. They claim to be, or to know, experts who can help investors make money. To mask their identities, they:

- Use fake phone numbers (spoofing)
- Rely on deepfake videos, voices or images
- Employ artificial intelligence

They target people through texts, dating sites, social media channels, professional networking platforms and/or other apps. After establishing trust with their victims, criminals move conversations to encrypted messaging apps and introduce crypto.

They coach victims into investing via fake platforms. Websites might look legitimate, but it's all phony and controlled by criminals. Once people begin "investing," criminals manipulate the sites/apps to show fake profitable returns. Victims might even be allowed to make initial withdrawals, but it's a ploy to encourage further investments.

**HOW DOES IT END?**

When victims try to withdraw larger sums of money, they are told they need to pay a fee or taxes. But there's no getting the money back, even if they pay the supposed fees or taxes. In the end, victims lose everything they invested.

**PROTECT YOURSELF**

- Research before you invest in anything.
- Recognize that pressure to "act fast" might be a sign of a scam.
- Do not send money to anyone you meet online or via apps, and don't make investments based on their advice.
- Do not download or use any unfamiliar apps.
- Do not pay for services that claim they can recover lost funds.
- Do not trust anyone who offers a "sure bet." All investments involve risk.
- Recognize that even video chats and online trading platforms which appear real can be fake.

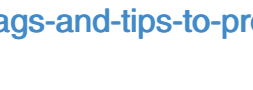
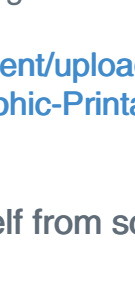
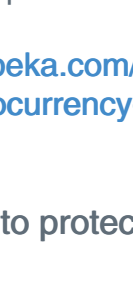
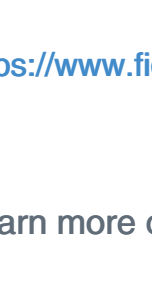
**WARNING SIGNS**

- Unexpected contact by an unknown person.
- Requests to limit contact with financial institutions or advisors.
- New online friends sharing "can't-miss" investment opportunities.
- Sense of urgency to invest more money or pay fees.
- Misspelled web links.

**IF YOU HAVE BEEN VICTIMIZED**

- Stop sending money to the criminals.
- Contact your bank.
- Keep records and communications relating to the scam.
- File a report with the FBI Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

ABA Foundation is proud to work with:



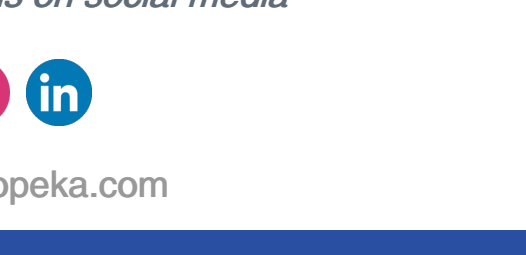
2024 ABA Foundation

To download a PDF of the infographic above:  
Click or copy and paste the following address into your browser:

<https://www.fidelitytopeka.com/wp-content/uploads/2024/11/2024-ABA-Cryptocurrency-Infographic-Printable.pdf>

Learn more on how to protect yourself from scams on our website:

<https://www.fidelitytopeka.com/additional-services/red-flags-and-tips-to-protect-yourself-from-scammers/>



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Topeka KS 66604  
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We do business Right here at home

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[www.fidelitytopeka.com](http://www.fidelitytopeka.com)

