



## Protecting Seniors from Financial Abuse

It's easier than ever to handle our finances without setting foot inside a bank with so many advances in technology, but these changes have also made fraud and financial abuse a prevalent problem for older adults. Most elder financial abuse involves scams, forgery, identity theft, or undue pressure to give someone access to property or funds by simply providing information over the phone.

Seniors can protect themselves from financial abuse by making sure financial records are organized and being aware of how much money is in all accounts. In addition, you can protect your assets by talking to someone at Eastern Savings Bank, an attorney, or a financial advisor to discuss your options for ensuring your wishes for managing your money and property are followed in the event you become incapacitated. Other activities to help protect yourself include:

- Carefully choosing a trustworthy person to share your financial planning matters with so they can assist you with tracking your finances if you are unable to do so yourself.
- Locking up your checkbook, account statements, and other sensitive information.
- Ordering copies of your credit report to review for suspicious activity. (You are entitled to a free copy of your credit report from each of the three major credit bureaus once every twelve months. To order your free annual reports, go to [AnnualCreditReport.com](https://www.annualcreditreport.com) or call toll-free 1-877-322-8228.)
- Never providing personal information, including your Social Security number, account numbers, or other financial information to anyone over the phone unless you initiated the call.
- Asking for details in writing and getting a second opinion from a financial advisor or attorney before signing any document you don't understand.
- Paying with checks or your Eastern Savings Bank debit Mastercard® instead of cash to have records of transactions.

You should also contact Eastern Savings Bank to notify us of fraud or potential abuse, and we may be able to assist you. Call our Customer Service Center at: 410.683.1372 or 800.787.7ESB.

For more information, visit: [fdic.gov/consumers/consumer/news/april2019.html](https://fdic.gov/consumers/consumer/news/april2019.html) ⓘ

## Labor Day Closures

In observance of Labor Day, all branches will be closed on Saturday, September 4, 2021 and on Monday, September 6, 2021. All corporate offices will be closed on Monday, September 6, 2021.


In September, our Lutherville and Ellicott City branches will be closed on Saturdays. Our Fullerton and Pikesville branches will be open during normal business hours on Saturdays. Visit [easternsavingsbank.com](https://easternsavingsbank.com) for our most current branch hours & locations. ⓘ

Did you know?

## Eastern Savings Bank is on Facebook and LinkedIn



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### Voices

*Celebrating our people, our community, and our diversity of experiences!*

In this edition of 'Voices', get to know Kristie Morrison, Deposit Operations Manager.

#### How long have you worked at ESB?

I will be celebrating my 27 year anniversary with the bank this October.

#### Congratulations on graduating from the Maryland Banking School this year! What did the program include?

The program was a diverse course schedule including, but not limited to, bank financial principles and emerging trends, financial institutions and the economy, bank operations, cybersecurity, deposits and customer relationships, financial education, credit decisions and management, regulatory ratings, financial literacy, advertising/marketing/social media, leadership, and advocacy.

#### How is it applicable to your role as the Deposit Operations Manager?

I gained a better understanding of asset/liability management and risk, and the interdependencies between the various departments within a financial institution. This will help me better understand the decisions made by our Executive Committee and Board of Directors, including the types of products and services we offer and how we focus building customer relationships and servicing their financial needs.

#### What part of the curriculum did you enjoy the most and why?

I enjoyed the BankExec the most. This was a simulation to provide an understanding of financial management challenges in banking. We worked in teams to develop and implement policies in the areas of loans, deposits, securities investment, funding sources, and capital. The teams competed against each other along with various economic changes. The goal was to maintain the growth, profitability, and the safety of our organization during the simulation.

#### What part of it was most challenging for you and why?

The Bank Credit courses were a little challenging since I have never worked in lending yet I found them intriguing for the same reason.

#### Why are you proud to work at Eastern Savings Bank?

I feel a strong sense of pride and accomplishment for the type of work I do and I appreciate the opportunities and recognition I have been provided as I have contributed to the Bank. I value the friendships I have made over the years while getting to know so many colleagues at the Bank; we are a (work) family after all.

#### Share a favorite "community" memory.

I grew up in Pennsylvania just over the Mason Dixon Line but we would frequently visit Valley View Farms in Hunt Valley, Maryland. My sisters and I would help our parents pick out vegetable plants and flowers for the large garden in our backyard. We would get pumpkins in the fall and as kids, we would be mesmerized at the giant pumpkins on display. And of course we couldn't miss the Christmas trees and decorations in December. These are traditions I have continued with my family. 



(left to right) Yaakov Neuberger, Dana Coliano, Kristie Morrison, Tracey Mandish, and Andrea DeVilbiss at the Maryland Banking School Commencement, Class of 2021.



*Locally Owned. Locally Operated. Locally Committed.*

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