



## Protect yourself from fraud

Phishing scams are at an all-time high with thousands of people falling victim to fraudulent calls, texts, and emails from scammers pretending to be their bank.

This Cybersecurity Awareness Month, we're collaborating with the American Bankers Association to provide you with tools for identifying scams, safeguarding your personal information, and enhancing your account's security.

Discover more - follow us on social or visit [NSBonline.com/fraud-protection](https://www.nsonline.com/fraud-protection).

## With double the prize, it's a great time to save!

With our Great Prize Savings Account, each time you make a qualifying deposit, you aren't just increasing your savings, but increasing your chance to win.

For this quarter ending 12/31/24, we're doubling the prize to **\$3,000!** One random winner will receive this amount added to their account.

**[Open your account today!](#)**



[See Official Rules](#)

## Thank you for your support & generosity



Employees dropping off donations at Bethel Community Food Pantry.

Thank you to everyone who contributed to our food drive. It was a great success and we couldn't have done it without your help.

In addition to the food collected, the Newtown Savings Bank Foundation made contributions to local organizations and social services departments across our branch towns. As a community bank, we are committed to the towns we serve and addressing the needs of our neighbors.

## What lower interest rates could mean for your finances

The Federal Reserve's Federal Open Market Committee (FOMC) recently lowered the benchmark federal funds rate one-half percentage point to a range of 4.75% to 5.0%. It was the first rate cut since the funds rate was raised to help control inflation.

The long-awaited policy shift suggests that a soft landing — the rare feat of bringing down inflation without causing a recession — is in sight. It also marks a critical juncture for the economy, with significant implications for consumers, businesses, and investors.

[Read More](#)



Given the current environment, now is a good time to review your investments. To arrange an appointment call 203.426.4440 ext. 3144.

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## Join us for these upcoming Fall events

Check out these great events happening soon!


Woodbury All Hollow's Eve Nights  
Saturday, October 19 & October 26  
5:30 - 9:30 PM | Glebe House Museum

Monroe Farmers' Market  
Every Friday until October 25  
3 - 6 PM | Monroe Town Green

Monroe Trick or Treat the Plaza  
Saturday, October 26  
12 - 2 PM | Clock Tower Square

Bethel Trick or Treat Street  
Saturday, October 26  
1 - 3 PM | Bethel Municipal Center

Halloween on Main  
Thursday, October 31  
4 - 8 PM | Main Street in Newtown

 For a full list of events and more details visit our [website](#).

## Bank News

### Newtown Savings Bank Receives Corporate Citizenship Award

The West-Indian American Association of Greater Bridgeport recently recognized Newtown Savings Bank with the Corporate Citizenship Award at their Annual Scholarship Banquet. We proudly support WIAAGB's mission of expanding opportunities for all and promoting Caribbean culture and education.



WIAAGB presenting award to Newtown Savings Bank



### Partnering with TEAM, Inc.

We've partnered with TEAM, Inc. and Bedrock Credit America to provide educational workshops to families in the Greater Valley community.

The Financial Empowerment Discussion series has covered a variety of topics promoting financial health including, the basics of budgeting, starting and growing your savings, and building and repairing credit.



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