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Fall back into safety: Change your clocks, check your batteries

FASNY reminds people to inspect their smoke alarms, as New York becomes state with third-most home fire fatalities in the nation

Submitted by the Firefighters Association of the State of New York

As we prepare to set our clocks back on Nov. 6 for the end of daylight saving time, the Firefighters Association of the State of New York (FASNY) urges all New Yorkers to change / check the batteries in their smoke alarms and carbon monoxide detectors. Alarms with removable batteries should have their batteries replaced. Alarms that have sealed-in batteries should ensure all they are functioning. Homeowners should replace any detector over 10 years old.

Working smoke alarms often make the difference between life and death in a home fire. According to the National Fire Prevention Association, the risk of dying in a home without working smoke detectors is 55% higher than in a home with fully functioning alarms. Additionally, three of every five home fire deaths are in residences without working smoke alarms.

New York state enacted legislation in 2019 that required all new

smoke detectors to contain 10-year, nonremovable batteries that discourage tampering. If you're not sure when you last replaced the batteries or bought a smoke alarm, FASNY encourages purchasing a new one.

This time of year typically brings an uptick in home fires. Currently, New York state has the third-most residential fire deaths in the nation, with 108 civilian fatalities - up from 76 this time last year. New York is slightly behind Texas (113) and Pennsylvania (127).

"The most dangerous time of year for home fires is upon us. All New Yorkers should ensure their smoke alarms and carbon monoxide detectors are functioning properly," FASNY President Edward Tase Jr. said. "We encourage you to replace your fire alarm every 10 years, and check your alarm each month. Help us prevent tragedies by protecting your home with smoke alarms on every level and outside sleeping areas."

Smoke alarms provide critical minutes to escape the home in an emergency. Another vital tool is a

carbon monoxide detector, which can warn of a silent but deadly gas build-up in the home. As the weather gets colder and snow begins to fall, New Yorkers should conduct a home safety check to ensure that CO detectors are functioning properly.

"Smoke alarms and carbon monoxide detectors are the first line of defense against a tragedy," Tase said. "Unfortunately, we see the majority of home fire fatalities in homes with no smoke alarms or in homes where they aren't working properly. This Sunday is a great reminder to do a safety check up on the home - check your smoke alarms and CO detectors and ensure everyone knows how to get out of the home in an emergency."

Safety Tips Provided By FASNY & the National Fire Protection Association (NFPA):

✓ Test alarms at least once a month by using the test button.

✓ If you have a smoke alarm with a removable battery, be sure to check the batteries every six months, and change the batteries at least every year. If a battery is

starting to lose its power, the unit will usually chirp to warn you. Do not disable the unit.

✓ Vacuum or blow out any dust that might accumulate in the unit.

✓ Never borrow a battery from an alarm to use somewhere else.

✓ Never paint a smoke or CO alarm.

✓ Install at least one smoke alarm on every floor of your home, including the basement and in or near each sleeping area.

✓ Smoke alarms should not be installed near a window, because drafts could interfere with their operation.

✓ Families should also develop and practice a home fire escape plan.

✓ Always follow the manufacturer's instructions for testing smoke alarms and replacing the batteries.

Founded in 1872, the Firefighters Association of the State of New York represents the interests of the more than 85,000 volunteer firefighters and emergency medical personnel in New York state. For more information, visit www.fasny.com.

Northwest Bank shares best practices for fraud protection & cybersecurity as holiday shopping season approaches

Submitted by Northwest Bank

The busy holiday shopping season is right around the corner, and Northwest Bank is reminding consumers of the best practices to consider for added protection in today's digital age.

According to the FBI and the Cybersecurity and Infrastructure Security Agency, cybercrimes increase each year during major holidays. And with consumers spending more than \$200 billion in online holiday shopping in 2021, cybersecurity remains a top concern heading into the upcoming holiday season.

"At Northwest, our customers' security is our No. 1 priority," said Lance Spencer, chief information security officer, Northwest Bank. "As cybersecurity crimes continue to increase, it is imperative for online banking users to exercise caution and remain vigilant."

Northwest encourages cus-

tomers to take the following measures to avoid becoming a cybercrime victim this holiday season:

• Never click on links or open attachments in suspicious emails - doing so could install malicious software or download a virus to your computer or mobile device. An email that looks like it came from someone you know doesn't necessarily mean it did, and could be a phishing attempt.

• Ignore unsolicited communication from individuals claiming to be from your bank. It's always best to disconnect the call or ignore the text. Then, call your bank immediately using a phone number from a known source, such as the contact details within your online banking account or the phone number listed within your bank statement.

• Never send personal information over instant messaging, text

or email.

• Don't use the same user ID and password to access different websites. Instead, use passwords that are long, unique and randomly generated. Strong passwords include one uppercase letter, one lowercase letter, at least one number and 11 or more characters.

• Enable multi-factor authentication (MFA), also known as two-factor or two-step authentication. They all mean the same thing: requiring a password, combined with an extra step, when trusted websites and apps ask you to confirm you're really who you say you are.

• Update the operating system on your mobile phones, tablets and laptops. Update your applications - including web browsers - on all your devices, too. This will ensure you have the latest protection from vulnerabilities.

• Monitor your accounts for any

unusual activity.

Additionally, for those who become a victim of identity theft, Northwest recommends the following next steps:

• Visit or call your financial institution immediately.

• File an identity theft complaint with the Federal Trade Commission online at www.consumer.ftc.gov or call 1-877-IDTHEFT (438-4338).

• Contact the three major credit bureaus to place a fraud alert on your credit report:

✓ Equifax: 1-800-525-6285

✓ Experian: 1-888-397-3742

✓ TransUnion: 1-800-680-7289

• File a police report, which is important to protect yourself if an ID thief starts using your information to commit crimes.

Visit northwest.com for more information.

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