

A Note from Home Loan State Bank

Our quarterly newsletter, "The Local", informs our customers of current banking trends and topics.

We hope that everyone had an enjoyable holiday season doing what fills your heart and visiting with family and friends.

Although, winter has officially begun, we are still waiting for the winter weather to arrive here on the western slope of Colorado! The only plus side to this, is that fall activities are still in full swing!

Let's all have a Happy New Year in 2026 filled with good health and happiness.

Please let us know if you have any banking needs.

Thank you for banking with us, we appreciate your business.

-Home Loan State Bank



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TAX SEASON

Visit the IRS's website at www.irs.gov for useful information on filing your taxes and checking the status of your refund.

There are also [Additional Resources For Taxpayers Who Need Assistance With Filing Their Taxes](#). See these websites below for further assistance:



www.irs.gov/help/tax-scams



TAX SEASON TIPS FOR
MILITARY FAMILIES

www.irs.gov/individuals/military

The IRS website further explains:

"Tax planning is for everyone. Get ready today to file your federal income tax return. Planning ahead can help you file an accurate return and avoid delays that can slow your tax refund.

The One, Big, Beautiful Bill can have a significant effect on federal taxes, credits and deductions. The IRS and Treasury are working to implement the law and provide guidance for taxpayers. Visit the One, Big, Beautiful Bill provisions page on www.irs.gov for the latest information on tax law provisions, such as no tax on tips, no tax on overtime, no tax on car loan interest, the new deduction for seniors and other provisions, to determine how those changes could impact tax return filing."

For additional assistance go to:

www.irs.gov/individuals/

Protecting Your Personal Information

Keeping your information and devices secure is no easy feat! Here are some tips on how to lock down your devices from scammers or hackers:

- Secure your accounts using strong passwords of at least 12 characters. Do not share your login.
- Use multi-factor authentication. This means entering two or more credentials to access your account.
- Choose security questions only you know the answers to.
- Secure your devices by keeping your security software, internet browser, and operating system up to date. This includes anti-virus software, firewall programs and Windows/Apple OS.
- Back up your data to protect it by making copies of your data either in the cloud or on an external storage device so that in the event of a virus or crash you can restore your data.
- Report Identity Theft. If you think someone has gotten a hold of your information, you can visit IdentityTheft.gov.



Keep yourself Protected online!

Keeping Information Private

Under no circumstance will we here at Home Loan State Bank ever ask for passcodes or passwords. If for any reason you are in contact with someone who claims to be from Home Loan State Bank feel free to hang up the call and call our branch number to verify that you are talking to an employee. We will not take offense to an abrupt hang up!

Strong Passwords and Password Management

Password management is a great way to help prevent hackers from gaining access to your accounts. Avoid using the same password across multiple accounts and avoid using weak or previously used passwords. Consider using a password manager to generate and store complex passwords securely.

Recognizing and Avoiding Phishing Attacks

Phishing is one of the most common ways attackers steal personal information. Look for signs of phishing, such as spelling errors, generic greetings (e.g., "Dear User"), or suspicious links. Verify the sender's identity by contacting them directly using official channels (not the information in the email).



The Local Issue 08 January 2026

LOCAL HAPPENINGS



Grand Junction Branch:

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