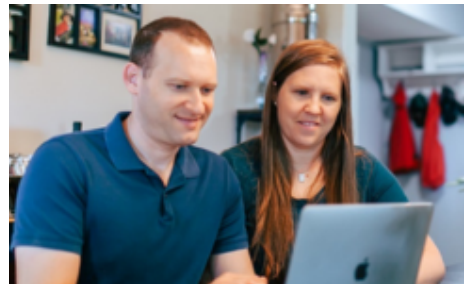




July 2024 Edition

For many, life slows down in the summer. Between vacations, outdoor festivities, and family time, you've got a great opportunity to secure your financial independence before the pace picks back up again. We're starting you off with insights on preparing for life after military transition, ways to assess and safeguard your email accounts, digital legacy, and finances — plus get expert tips that will help keep you safer during Military Consumer Protection Month.

Ready for Life After Your Military Transition?



Leaving the military can be filled with challenges, no matter where you are in your career and life experience, but there are things you can do while you're still a servicemember to make the shift easier. [Here are four of them.](#)

Your Email May Outlive You. How to Handle It.



When you pass away, your email accounts will likely remain — at least for a while. Don't leave your loved ones in the dark on how to deal with them. Review essential [steps to ensure your accounts are handled according to your wishes](#).



Your Finances Are One of the First Things You Should Safeguard

You likely already know to use strong passwords for your online accounts, but how else can you help keep your personal information out of unwanted hands? Start by choosing unique security questions and enabling multi-factor authentication. Also, review your credit report annually, monitor your bank and credit accounts for suspicious activity and store sensitive documents in your AAFMAA Digital Vault. Get more in-depth financial guidance from AAFMAA Wealth Management & Trust LLC (AWM&T) at **910-307-3500**.

Protect Yourself with the BBB Scam Tracker

July 24: Have you ever fallen for a scam? Melissa Lanning, Executive Director of the Better Business Bureau (BBB) Institute for Marketplace Trust, shares how the BBB Scam Tracker can help you stay safe. [Watch](#).



Paying Extra on Your Mortgage Can Help You Save

When your mortgage bill comes due each month, it's easy to overlook an opportunity to save money, especially when you're thinking about paying off over the long term. So, here's a tip from AAFMAA Mortgage Services LLC (AMS): Consider paying more toward your mortgage each month to reduce your principal loan balance. Making an extra payment now and then can also help your financial outlook later. For more mortgage insights, [read here](#).



Savoring a Slower Summer Vacation with the Kids

These are days you'll remember for a lifetime. Here are ways to [spend quality time together](#) as a family.

AAFMAA Members rank us 4.6 out of 5 on Trustpilot.

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IN TEXAS:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV.

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