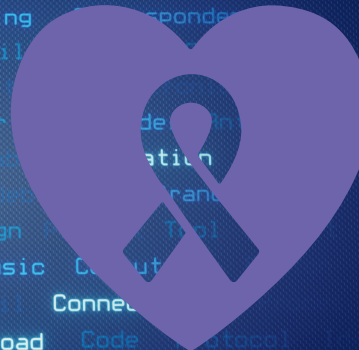




Query Byte Random Information Internet Cyberspace Data Processor Database
Communication E-Mail Net File Connection Linux Account Web Browser
Accessibility Computer LAN Management Ability Code Loading Response
Nanotechnology Streaming IT Provider Mobile Cloud Detail
Operability Scan File Digital Upload Size IT Cybernetics
Icon Program Development Homepage Signal USB Provider
Broadcast License Business Limit Greetings CEO Negotiation
TV Cinema Film Screen Hacker Idea Goal Command Web Interface
Storage Mobile Personal PC Next Serial Desktop Design Tool
Password Open Access Limitless Monthly .org Radio Music Computer
Sharing Text Smartphone Debate Optics Exchange E-Mail Connection
Enter Open-source Leader Industry Worldwide Download Code Protocol
Software Open Comm Credit Programming Internet Data File Graphics



THE IT TEAM

- Dale Koch
- Gordon Couture
- Ron Fassnacht
- Johnnie Johnson
- Jerry Naisadka
- Mike Stephen
- Sam Bellestri
- Ron Hormel
- Rob Rudzewitz

WELCOME TO OCTOBER

October is a month of awareness and preparation. From cybersecurity to health, we want to ensure NCRO members have the tools and knowledge to stay safe, connected, and informed. In this issue, we highlight tips to protect your devices, support your well-being, and prepare for holiday travel. Stay secure, stay healthy, and stay engaged with NCRO.

In this issue:

- Tech tips for device safety
- Travel apps to simplify your plans
- Wellness tips for healthy aging
- Medicare spotlight: Get ready for 2026 changes
- Member Q&A with Dale Koch

Visit www.fcaretirees.com for more resources and updates.

Happy October!

Warm regards, Rick Golpe
Project Manager, NCRO IT Team

NEWSLETTER HIGHLIGHTS

1

TECH TIPS OF THE MONTH |
PROTECT YOUR DEVICES

2

TRAVEL SMART WITH TECH
FOR SEASONAL TRAVEL
GUIDANCE

3

WELLNESS AND HEALTH TIPS
FOR AGING ADULTS

4

SPOTLIGHT ON MEDICARE
OPEN ENROLLMENT

5

Q&A WITH DALE FOR
ENGAGEMENT WITH MEMBERS

Thank you for reading our newsletter.
If you have any questions, please feel
free to reach out to the team!

Contact Us



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NEWSLETTER HIGHLIGHTS: TECH AND SECURITY TIPS FROM THE NCRO IT TEAM

This month, the NCRO IT Team brings you:

- **Cybersecurity Month:** Enable Two-Factor Authentication (2FA) to add a critical layer of security to your online accounts.
- **Travel Tip:** Securely store digital boarding passes in your phone's wallet app for convenience.
- **Health Awareness:** October is also Breast Cancer Awareness Month; early detection is key for everyone.
- **Member Info:** Medicare Open Enrollment begins October 15th. Look for separate communications from NCRO.

Stay safe, stay informed, and have a wonderful October

1. Why Two-Factor Authentication Matters

Passwords can be stolen, but two-factor authentication (2FA) adds extra protection. With 2FA, you need your password plus a code, fingerprint, or app confirmation.

- Extra security – Requires both your password and a second step, like a code or fingerprint.
- Prevents hacks – Stops criminals even if they steal your password.
- Quick and free – Easy to set up on banks, email, and social media.
- Peace of mind – Protects your money, data, and personal information.

It takes seconds but blocks most hacks, keeping your money, data, and privacy safe. Simple, free, and effective – 2FA is one of the easiest ways to secure your accounts.

-NCRO IT Team

2. Storing Boarding Passes and Itineraries on Your Phone

Keep travel stress-free by saving your boarding passes and itineraries directly on your mobile device. Most airlines and apps make it simple. Digital storage ensures easy access, even offline, and reduces the chance of losing paperwork.

- Use airline or wallet apps to save passes.
- Screenshot details for offline access.
- Back up itineraries in email or cloud storage.

Keep your trip organized and stress-free by storing everything on your phone.

Our newsletter keeps you updated on technology tips, online resources, and digital tools to enhance your daily life. Learn how to navigate the NCRO website, register for events, and stay connected online. Visit the NCRO website often for updates, helpful guides, and new features. We're here to support you every step of the way!

Contact Us



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3. FOR MEN ONLY: BREAST CANCER AWARENESS

Breast cancer is often considered a disease that affects only women, but men can develop it as well. While male breast cancer is rare, it is often diagnosed at a later stage because awareness is low and symptoms may be overlooked. Early detection is crucial for improving treatment outcomes and survival rates.



Men should educate themselves about risk factors such as family history, genetic mutations, age, and hormonal imbalances. Recognizing warning signs like lumps, nipple discharge, or changes in breast tissue, and staying proactive with regular medical checkups and screenings, can make a life-saving difference.

Raising awareness among men helps reduce stigma and encourages timely action.

- Know your family history and personal risks.
- Look for lumps, swelling, or nipple changes.
- Discuss concerns with your doctor regularly.
- Support awareness campaigns like Men Aware.

Closing: By paying attention to their health and raising awareness, men can break the stigma and ensure early detection. Together, we can spread the message that breast cancer awareness truly is for everyone.

—NCRO Team

4. NCRO MEMBERS, MEDICARE OPEN ENROLLMENT IS OCTOBER 15 TO DECEMBER 7.

This is your annual chance to review and update your coverage to meet your healthcare needs for 2026.

Key Points:

- Check your plan for changes in premiums, deductibles, or coverage.



- Compare Medicare Advantage and Part D options.
- Make updates before December 7 to ensure continuous coverage.

Act now to optimize your Medicare benefits and stay covered!

Q&A WITH DALE KOCH: OCTOBER IS CYBERSECURITY MONTH

Member Question: "What are your top tips for NCRO Members to stay safe online and mobile devices during Cybersecurity Awareness Month?"

A: Absolutely! To stay safe online, especially for banking and personal information, always use strong protections and remain vigilant.

- Use unique, strong passwords and a password manager.
- Enable two-factor authentication on all accounts.
- Avoid public Wi-Fi for financial transactions.
- Regularly monitor bank and credit accounts for suspicious activity.

Following these tips should keep you safe online.

- Dale Koch, NCRO



DALE KOCH