

NCRO "IT" TEAM NEWSLETTER DECEMBER 2025



HAPPY HOLIDAYS, MEMBERS!

As we wrap up the year, I want to send warm holiday wishes to you and your families. This season reminds us of connection, gratitude, and caring for ourselves and those we love. Technology keeps us close to family, helps us manage travel, and protects our well-beingeven if it tests our patience like tangled Christmas lights.

Thank you for staying engaged and helping our IT Team make tech safer and easier for NCRO members. We look forward to continuing our work in 2026.

In This Issue

- Tech Tips: Staying secure while shopping online
- Travel Smart: Protecting devices and personal data
- Wellness & Health: Staying active, hydrated, and stress-free
- Cybersecurity Webinar in January
- Q&A With Dale Koch: Answers to top December tech questions

Enjoy the holidays, travel smart, and may the new year bring peace and good health.

Warm regards, Rick Golpe Project Manager, NCRO IT Team

NEWSLETTER HIGHLIGHTS

- TECH TIPS OF THE MONTH |
 PROTECT YOUR DEVICES
- TRAVEL SMART WITH TECH FOR SEASONAL TRAVEL GUIDANCE
- WELLNESS AND HEALTH TIPS FOR AGING ADULTS
- SPOTLIGHT ON UPCOMING CYBERSECURITY WEBINAR
- 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: Holiday Season Tech Reminders

- Avoid public Wi-Fi for banking or shopping use your phone's hotspot or a trusted VPN instead.
- Clean your devices before 2026 delete unused apps, clear Downloads, and back up photos to secure cloud storage.
- **Gift card scams are everywhere** no legitimate agency asks for Apple, Target, or Walmart cards as payment.
- **Update your passwords and enable two-factor authentication** it adds an extra layer of protection to your accounts, especially during peak scam season.

Need help with any of these tips? Send your questions to the NCRO IT Team—we're here to keep you protected this holiday season.

1. Tech Tips: Holiday Edition

Protect Your Devices While Traveling

If you're on the road, airports and hotels make cybercriminals feel like kids in a candy store. Avoid public Wi-Fi for banking or shopping. If you absolutely must use it, turn on your phone's hotspot or use a VPN. (Even Santa uses VPN—he can't risk the Naughty List data leaks.)

Clean Up Before the New Year

A cluttered phone equals a slow phone. Delete unused apps, empty your downloads folder, and move photos to a secure cloud backup (Google Drive for Android / iCloud for Apple). Just think of it as digital spring cleaning without the pollen.

Beware Gift Card Scams

If someone calls pretending to be the IRS, Medicare, or your favorite grandchild and wants gift cards, hang up. Legit organizations don't accept Target gift cards as payment–though wouldn't that be convenient?

2. Travel Smart: Tips for Holiday Adventures

Make Print Backups of Key Documents

Phones die. Wi-Fi drops. Screens crack. Keep a printed copy of your passport, travel insurance, and important contacts in your luggage. Old-school, yes, but effective.

Use Loyalty Apps Wisely Airlines, hotels, and ride-sharing apps can save you money—but only when downloaded from official app stores. Never click booking links from text messages or random emails.

Plan for Medical Access Abroad If you're traveling internationally, verify your coverage and locate nearby hospitals or clinics. Know the emergency numbers (hint: 911 doesn't work everywhere).

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!

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3. WELLNESS & HEALTH TIPS: STAY MERRY, NOT MISERABLE

Hydration > Eggnog

We love a holiday toast as much as anyone, but dehydration sneaks up fast. Alternate every drink with water. Your kidneys will thank you.

Stay Warm on the Go

Even in warmer climates, evenings can be surprisingly chilly. Pack layers, comfy shoes, and a light scarf–style points optional but encouraged.

Take a Movement Break

Long flights, long dinners, long naps—move every hour. A short walk helps circulation, digestion, and mood. If anyone asks why you're pacing, tell them your smartwatch is judging you.



WEBINAR ANNOUNCEMENT: CYBERSECURITY WORKSHOP | JANUARY 13, 2026

Protect Your Mobile Devices: Step-by-Step Live Instructions

NCRO Members, join us for an essential Cybersecurity Workshop designed to help you safeguard your mobile device.

In this live, interactive session, you'll learn:

- What cybersecurity really means for your smartphone and tablet
- Common threats targeting retirees and how to recognize them

- Step-by-step instructions to secure your devices, apps, and personal data
- Tips for safe browsing, email security, and protecting your online accounts

This workshop is hands-on-follow along in real time and make your mobile devices more secure before 2026 begins.

Stay safe, stay informed, and take control of your digital life with guidance from the NCRO IT Team.

ASK DALE – THIS MONTH'S TOP QUESTIONS

Member Questions:

- ➤ **Do I need a password manager?** Yes. It encrypts and protects passwords better than sticky notes or browser autofill.
- ➤ How do I know if an app is safe? Download from Apple's App Store or Google Play, check reviews and the developer, and avoid "too good to be true" features.

Year-End Message

Technology helps us stay connected, travel confidently, and protect our well-being. As we step into 2026, take a moment to update, tidy, and secure your digital life. From the NCRO IT Team – Happy Holidays and a Healthy New Year!



DALE AND MIA!