



HOLIDAY EDITION

OCTOBER - DECEMBER 2026

THE IT TEAM

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CONNECTED THIS HOLIDAY SEASON: SIMPLE TECHNOLOGY TIPS FOR STAYING CLOSE

As we begin the fourth quarter of 2026, the NCRO IT Team remains focused on helping members use technology with greater confidence, security, and ease.

The holiday season often brings more communication, online shopping, travel planning, and time with family and friends. This quarter, we’re sharing practical tips to help you stay connected, recognize scams, use AI in simple ways, and make technology work for you.

Our goal remains the same: provide clear, useful guidance that makes everyday technology easier to understand and use.

Rick Golpe
Project Manager, NCRO IT Team

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ASK DALE

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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1. TECH TIPS: BEFORE YOU CLICK – 5 WAYS TO SPOT A HOLIDAY SCAM

Holiday scams often arrive by text, email, or social media and may appear to come from stores, delivery companies, or banks.

Before you click, stop and verify. Go directly to the company’s official website or app.

2. TRAVEL SMART: HOLIDAY TRAVEL WITH YOUR SMARTPHONE - Your smartphone can simplify holiday travel. Use it for boarding passes, flight updates, directions, reservations, and staying in touch.

Before leaving, charge your phone, update important apps, and make sure emergency contacts are easy to find. Travel Tip: Carry a portable charger and avoid unsecured public Wi-Fi for banking or sensitive accounts.

3. WELLNESS & HEALTH: STAYING CONNECTED - Technology can help families stay close during the holidays. Share photos, schedule video calls, watch a family event online, or make time for a phone call.

Keep it simple: one person, one device, one way to connect.

4. SPOTLIGHT: TRY THIS WITH AI – PLAN YOUR HOLIDAY GATHERING IN MINUTES
AI can help organize holiday plans.

AI organizes the details—you decide what works.

5. ASK DALE – THIS QUARTER’S TOP QUESTION

Q: How do I know if a text message is a scam?

When in doubt, don’t click—verify first.

The NCRO IT Team newsletter shares practical technology tips, online resources, and digital tools to make everyday tasks easier. Learn how to use the NCRO website, register for events, stay informed, and stay connected. Visit ncro.org for updates, helpful guides, and new features.

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1. TECH TIPS: BEFORE YOU CLICK - 5 WAYS TO SPOT A HOLIDAY SCAM

QUARTER 4, 2026



The holiday season is a busy time for online shopping, package deliveries, travel, and staying connected with family and friends. Unfortunately, it is also a busy time for scammers. A suspicious email, text, or phone call can look very convincing.

Before you click a link or provide personal information, take a moment to check the message.

1. Be Careful With Unexpected Messages - A message saying your package could not be delivered, your account needs attention, or you have won a prize may be a scam. If you weren't expecting the message, take a closer look before responding.

2. Don't Let Urgency Pressure You Scammers often create a sense of urgency: "Act now," "Your account will be closed," or "Payment is required today." Take a moment to stop and verify the information before doing anything

3. Check Before You Click - Don't automatically click links in unexpected emails or text messages. Instead, open the company's official website or app yourself and check your account or order there.

4. Never Give Away Personal Information - Be cautious if someone asks for your password, Social Security number, banking information, or a security code. Legitimate organizations generally won't ask you to provide sensitive information through an unexpected message.

5. When in Doubt, Verify - If something doesn't look right, don't respond. Contact the company directly using a phone number or website you already know is legitimate.

Technology Made Simple - You don't have to be a technology expert to protect yourself online. Pause. Think. Verify. Taking a few extra seconds before clicking can help protect your information and your peace of mind.

Step-by-step technology tips and helpful guides are posted on the ncro.org website.

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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2. TRAVEL SMART: HOLIDAY TRAVEL WITH YOUR SMARTPHONE

QUARTER 4, 2026



What to Do Before You Leave

Holiday travel can be hectic, and your smartphone can help you stay connected, locate your phone, and access important information.

1. Share Your Travel Plans

Let someone you trust know where you're going and when you expect to arrive.

Step-by-step:

- Open Maps or Messages.
- Choose the person you want to inform.
- Share your trip details or arrival time.
- Check in when you arrive.

A simple check-in can provide peace of mind.

2. Set Up Emergency Information

Your smartphone may let you store emergency contacts and medical information that can be accessed from the lock screen.

Step-by-step:

- Open your phone's Health, Safety, or Emergency settings.
- Add emergency contacts and important information.
- Enable lock-screen access, if available.
- Review the information before each trip.

This simple step can provide peace of mind while traveling.

3. Make Sure You Can Find Your Phone

A lost smartphone may contain photos, contacts, email, and access to important accounts.

Step-by-step:

- Open Settings and locate "Find My" (iPhone) or "Find My Device" (Android).
- Make sure it's turned on.
- Confirm your phone is connected to your account.
- Test it before traveling.

A few minutes of preparation can save frustration later.

A little preparation can help protect your personal information while keeping travel convenient. Safe travels from the NCRO IT Team! Visit ncro.org for updates, guides, and new features.

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3. WELLNESS AND HEALTH: STAYING CONNECTED

QUARTER 4, 2026

Staying Connected: How Technology Can Help Fight Holiday Isolation

The holidays can be a wonderful time of year, but they can also feel lonely when family and friends live far away or when traveling isn't possible. Technology can help bridge the distance and make it easier to stay involved in the moments that matter.

You don't have to be a technology expert. A few simple tools can help you feel more connected throughout the holiday season.

How to Join a Family Video Gathering

If family members are getting together in another city, ask if they can include you through a video call. You can join from a smartphone, tablet, or computer and be part of the conversation—even when you can't be there in person.

Tip: Ask a family member to help you test the connection before the gathering begins.

Share Photos and Memories

Don't let holiday photos stay buried on your phone. Create a shared album or send favorite pictures to family and friends. Ask relatives to share holiday photos from years past, too. Old pictures can spark conversations, preserve family stories, and help younger generations learn about family traditions.

Stay Involved From Home

Even when you can't attend in person, technology can help you stay part of the moment.

Watch a family performance by video call, help a grandchild choose a gift online, join a virtual game, or schedule a weekly call. Sometimes the most useful technology isn't the newest app. It's simply having a reason to reach out.

Keep Technology Simple

Staying connected doesn't have to be complicated. Choose one person, one device, and one simple way to connect. A phone call, shared photo, text, or short video conversation can turn distance into a shared experience.

This holiday season, use technology not only to stay informed, but to stay connected.

Technology should make staying connected easier, not more complicated. Simple digital tools can help NCRO members stay involved with family and friends throughout the holiday season. Visit ncro.org for more helpful technology guides and resources.

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4. SPOTLIGHT: HOW TECHNOLOGY CAN HELP REDUCE HOLIDAY ISOLATION

QUARTER 4, 2026

Holiday planning can get complicated quickly. AI can help you organize the details in just a few minutes.

Try asking:

“Help me plan a holiday gathering for 10 people. Create a simple menu, shopping list, preparation schedule, and a few easy activities for guests.”

You can make the prompt even more useful by adding details such as your budget, dietary needs, number of guests, or how much time you have to prepare.

AI can also help you:

- Build a grocery list
- Create a cooking timeline
- Suggest easy decorations
- Plan games or conversation starters
- Write invitations or reminder messages

Tip: AI gives suggestions, but you make the final decisions. Review the details and adjust them to fit your family, traditions, and budget.

A simple prompt can turn holiday planning from a long to-do list into a manageable plan.

5. ASK DALE – THIS QUARTER’S TOP QUESTION

Q. How Do I Know if a Text Message is a Scam?

A: Be cautious of unexpected texts about your bank account, package delivery, payment, or online account. They may be trying to get you to click a link or share personal information.

Watch for:

- An unknown sender
- Urgent language
- Links or attachments
- Requests for personal or financial information
- Messages that seem unusual, even from familiar companies

If you're unsure, don't click or reply. Contact the company through its official website, app, or a trusted phone number.

When in doubt, don't click—verify first.

Have a technology question for Dale? Send it to the NCRO IT Team.



DALE KOCH



A Message from the NCRO IT Team – Quarter 2, 2026

In this issue, you'll learn how to use popular tools like WhatsApp, FaceTime, and Facebook video messaging. We'll also share travel technology tips to help you prepare for domestic and international trips, protect your personal information, and stay connected wherever your journey takes you.

Our Wellness and Health section explores how technology can support healthy living, while our

Spotlight feature introduces a creative way to use AI: creating a simple business plan for a side hustle or personal project.

Finally, Dale Koch answers common member technology questions and provides helpful guidance for everyday digital challenges.

In This Issue

Tech Tips: How-To Guides for Staying Connected

Travel Smart: Technology Tips Before You Go

Wellness and Health: Technology That Supports Your Lifestyle

Spotlight: Creating a Small Business Plan for Your Side Hustle

1. Tech Tips of the Month – Using AI for Travel Planning



Planning your next trip is easier with artificial intelligence (AI). Today's AI tools can help find the best travel dates and create a personalized itinerary based on your interests. You can ask AI to suggest destinations, compare flights, recommend hotels, or build a simple day-by-day plan.

AI can also help you discover less crowded attractions, find senior-friendly accommodations, and suggest restaurants based on your preferences. Many tools provide real-time updates on delays, weather, and local conditions, helping you adjust plans as needed.

While it's still smart to double-check reservations and pricing, using AI as a travel companion can save time, reduce stress, and introduce new travel ideas.

2. Travel Smart: Technology on the Move

Whether you're planning a spring getaway or visiting family, technology can make travel easier and more enjoyable. Before your trip, download your airline and hotel apps for real-time updates and digital boarding passes. Use map apps to explore destinations and navigate easily, even offline. It's also wise to notify your bank of travel plans to avoid issues with your cards.

Don't forget—public Wi-Fi can be risky, so avoid accessing sensitive information unless you're on a secure connection. Travel smart, stay connected, and enjoy the journey.



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