



October 2024 Edition

So much of our lives is shared online. In October, Cybersecurity Awareness Month, learn what dangers to look out for so you can help keep your family secure — and your finances protected.



What Happens to Your Digital Life When You're Gone?

How much do you communicate, shop, and do business online? Beyond vulnerability to online threats, your digital life could outlive you. Make a plan now for how your loved ones will [handle your email](#) and other online accounts once you're gone to ensure your digital legacy continues on your terms. Start [protecting your accounts](#) to keep your memories safer in the future.

Protect Yourself with the BBB Scam Tracker

Scammers apply every technique they can to take advantage of you and others. BBB's Scam Tracker is a unique tool that can help protect you and your military family. [Watch](#).

Suffering from Airborne Toxin Exposure? Get your benefit questions answered directly by the VA!



LIVE

HOSTED BY
SARAH Roder, AAFMAA

**An Insider's Look
at the PACT Act**

WITH **STEVEN MISKA**
TRANSITIONAL EXECUTIVE DIRECTOR, PACT ACT

AAFMAA
COMPASSION • TRUST • PROTECTION

Join us on **November 14** as we speak with **Steven Miska**, Transitional Executive Director for the PACT Act at the VA, about benefits questions servicemembers, Veterans, and military spouses have related to burn pit and Agent Orange exposure. Don't miss your chance to hear directly from a VA subject matter expert on these critical new benefits. [Register here.](#)

Beyond October: It's Time to Winter-Proof Your Home

Prepare for winter's colder temperatures with these [7 home projects](#). Moving to a warmer climate or want to refinance your mortgage? Interest rates have been cut by 0.5% — call AAFMAA Mortgage Services LLC (AMS) at 844-422-3622.

How to Protect Your Family in the Digital Age

In a tech-saturated world, managing your kids' screen time can be overwhelming — no matter how old they are. But there are [easy ways to avoid technology pitfalls](#) by using tech tools safely and responsibly.

Army Ten-Miler 2024 Recap



AAFMAA was a proud sponsor of the 40th annual Army Ten-Miler on October 13. Several of our employees ran in support of Team AAFMAA. [Watch a recap here.](#)



We're Ranked 4.7 Out of 5

[Share your experience](#) about the benefits of AAFMAA Membership.

[View Newsletter Archives](#)



AAFMAA Mortgage Services LLC (AMS), 1 Copley Parkway, Suite 420, Morrisville, NC 27560, Equal Housing Lender, NMLS ID # 1423968 (www.nmlsconsumeraccess.org). VA approved lender # 668521-00-00; not endorsed or sponsored by the Dept. of Veterans Affairs (VA) or any government agency. All loans subject to credit approval. This is not a commitment to lend. Our Military Mortgage Advisors are licensed Mortgage Loan Originators, also known as Loan Officers. See a complete list of [licenses](#) and [disclosures](#) at YourMilitaryMortgage.com or call 844-422-3622. Refinancing your existing mortgage may increase the finance charges you pay over the life of the loan.

AAFMAA Mortgage Services LLC (AMS) is a licensed lender and/or broker in these states: Alabama 22416, Arizona – Department of Financial Institutions, Mortgage Banker License 1019264, California – Licensed by Department of Financial Protection and Innovation, DFPI Financing Law License 60DBO97872, Colorado Regulated by the Division of Real Estate License No. 1423968, Florida MLD1376, Georgia 56946, Kentucky MC401802, Maryland 1423968, North Carolina L-167411, South Carolina, Tennessee 135339, Texas, Lender and Broker in Virginia MC-6685, and Washington Consumer Loan Company License No. CL-1423968.

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.

Financial Planning, Investment Management, and Trust Services provided by AAFMAA Wealth Management & Trust, a North Carolina Limited Liability Company wholly owned by AAFMAA. Physical address: 639 Executive Place, Suite 200, Fayetteville, NC 28305. Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice and we encourage you to seek guidance from your tax and legal advisors. Past performance does not guarantee future results. Investments are not FDIC or SIPC insured, are not deposits, nor are they insured by, issued by, or guaranteed by obligations of any government agency or any bank, and they involve risk including possible loss of principal.

AAFMAA (American Armed Forces Mutual Aid Association) | aafmaa.com

102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States

1-800-522-5221

[Unsubscribe or Manage Preferences](#)