

Chamber CHATTER



MECHANICSBURG
CHAMBER OF COMMERCE
The Strength of One. The Power of Many.™

10.30.25

6 West Strawberry Avenue, Mechanicsburg, PA 17055 (717) 796-0811 www.mechanicsburgchamber.org

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News, Events & more!

Seeking HOSTS for 2025-26 EVENTS

- Business Women's Networking Luncheon
 - After Hours Mixer
- Business Leaders Discussion Group

BE A HOST and showcase your business,
service and more...

For a full calendar of chamber and member events,
visit www.mechanicsburgchamber.org/events

CHAMBER EVENTS

Watch for Weekly Updates!!

November

4 - Election Day

27 - Office closed for Thanksgiving Day

**28 - Annual Community Tree Lighting - Downtown
Mechanicsburg. 5:15 - 6:30pm**

29 - Small Business Saturday

RSVP to info@mechanicsburgchamber.org

Thank You For Renewing Your Membership!

Diakon Adoption & Foster Care
Eckels Ice Cream Fountain
HD Entertainment
Homeland Hospice
Immanuel Church

L.H. Brubaker Appliances, Inc.
Living Hope Bible Fellowship Church
Postal Connections #225
The Arc of Cumberland and Perry Counties
Zimmerman's Automotive Tire Pros



GOVERNOR JOSH SHAPIRO

October 1, 2025

Greetings:

It is my pleasure to recognize October 2025 as Local Chamber of Commerce Month in Pennsylvania.

Since its inception, the Pennsylvania Chamber of Business and Industry has served and advocated for Pennsylvania businesses. Our local chambers of commerce play a critical role in supporting the needs of our vibrant business community and are essential to the Commonwealth's continued economic growth and success. Since my first day in office, I promised that my Administration would be open for business and get stuff done—and we have followed through on that promise by creating real opportunity, supporting Pennsylvania businesses, and bringing a new energy to economic development. I commend Pennsylvania's local chambers of commerce for representing thousands of businesses, and I am grateful for their invaluable role in ensuring our businesses, new and old, can continue to prosper here in Pennsylvania. I am certain their efforts to enhance our communities will continue to serve as an inspiration across the Commonwealth for many years to come.

As Governor, and on behalf of all Pennsylvanians, I am honored to support October 2025 as Local Chamber of Commerce Month. Please accept my best wishes for continued success.



GIVEN under my hand and the Seal of the Governor, at the City of Harrisburg, this first day of October two thousand twenty-five, the year of the Commonwealth the two hundred fiftieth.

Governor Josh Shapiro



**DISTRICT OFFICE
ON THE GO!**

THURSDAY, NOV. 6 10 A.M. to NOON	&	THURSDAY, NOV. 13 10 A.M. to NOON
Mechanicsburg Place Senior Center 97 W. Portland St. in Mechanicsburg		West Shore Senior Center 122 Geary Avenue in New Cumberland

RepDeLozier.com

To expand the reach of our state services, my district office will set up at local senior centers to assist with state-related issues.

Join us at Mechanicsburg Place Senior Center on Thursday, Nov. 6, and at West Shore Senior Center on Thursday, Nov. 13. Both events will run from 10 a.m. to noon.

At District Office on the Go, my staff and I will be facilitating Property Tax/Rent Rebate Program applications and checking for unclaimed property. If you plan to take advantage of Property Tax/Rent Rebate Program assistance, please visit RepDeLozier.com/PTRR for more information about program eligibility.

For questions, please call 717-761-4665. I hope to see you there!

Scam Alert!

The Pennsylvania Department of Human Services (DHS) warns some SNAP clients are receiving calls from the numbers listed below saying their benefits are on hold until eligibility is verified. The message asks clients to call and provide their PIN. This is a scam!

DHS will never ask for personal information in an unsolicited text message, email or phone call.

The fraudulent numbers are:

- 1-888-239-7710
- 1-888-272-8720
- 1-888-737-6551

Please report any texts or calls about DHS benefits that seem suspicious by calling the DHS fraud tip line at 1-844-DHS-TIPS.





Veterans are invited to join [Rep. Joe D'Orsie](#) and me for a special Veterans Appreciation Breakfast on Friday, Nov. 7, from 8-10 a.m. at the [Eagle Fire Company](#), 54 Center St., Mt. Wolf. This special morning is our way of saying "thank you" to those who have served our nation with honor and dedication.

We are excited to welcome Pennsylvania National Guard Brig. Gen. Reece J. Lutz as our featured guest speaker. Attendees will also have the opportunity to visit the [Mobile Veterans Service Officer Outreach Team](#) from the Pennsylvania Department of Military and Veterans Affairs, which will provide helpful information, assistance and resources.

Veterans and one guest should RSVP [online](#) or by calling 717-432-1730 no later than Wednesday, Oct. 29.

I want to hear from you! Join us at one of our upcoming town halls to learn how the [School Property Tax Elimination Act](#) could affect your taxes and your community:

Nov. 20, 5 p.m. – West Deer American Legion, 57 Superior Rd., Tarentum

At these meetings, we will discuss legislation that [Rep. Wendy Fink](#) and I



introduced to end school property taxes and give Pennsylvanians the relief they deserve. Our legislation is designed to replace school property taxes with a 1.88% personal income tax increase and a 2% sales and use tax increase.

You can even see how this plan could affect you personally! Use [NoProp.tax](#) to calculate your potential tax changes. You will need your annual income, property taxes paid and retirement income info ready. Find out what relief could look like for you and your family!



Mechanicsburg Museum Here's What's Happening.....

Christmas Yard Sale - Friday, October 31 and Saturday, November 1 8:30 AM - 2:00 PM

Passenger Station -2 W Strawberry Alley

Best prices in town. We are already bursting with Christmas treasures. There is definitely something for everyone.

GFWC (General Federation of Women's Clubs) Mechanicsburg

The next meeting will be on Tuesday, November 11, 2025 at 6:30 PM. Meet at Buhrig's Gathering Place, 25 East Main Street, Mechanicsburg parking lot to carpool for a Mystery Trip.

Look for us at the Monroe Township building on November 4th with a bake sale. We'll there 8:00 AM to 2:00 PM.

Would you like to know more about how we serve the community while helping Veterans, libraries and schools? Come for a visit to find out.

For more information, contact Sue at 717.243.9872 visit our website at <http://gfwcmehc.tripod.com/>



JAZZ ME BAND

KIRK WISE UPCOMING
SOLO, DUO & BAND
PUBLIC DATES

Fri. 10/31 – Pilger Ruh Brewing,
Gettysburg...Kirk solo 6-9

Sat. 11/1 – Redland Valley Church,
Lewisberry Fall Fest...Kirk solo Noon-2

Sat. 11/1 – Royal Wine, Harrisburg...
Kirk & Beth Duo 6-9

Sun. 11/2 – Adams County Winery,
Ortanna...Kirk & Dave Duo 1-4

Tues. 11/4 – Range + Rye Restaurant @
Range End, Dillsburg...Kirk solo 6 – 9

Fri. 11/7 – Sage Lane Open House,
Dillsburg...Kirk & Beth 4-8

Sat. 11/6 – Celebration Villa Fall Festival,
Dillsburg...Kirk solo Noon-2

Sat. 11/8 – Captain Bob's Steamed Crabs,
Railroad/ Shrewsbury...Kirk solo 6-8

For complete up-to-date
schedule, information,
and photos go to
www.jazzmeband.com

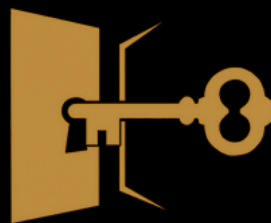
Bookings: call Kirk at 717-979-0341 or
E-mail wisemotors@aol.com

Tour sponsors:
FARNHAM INSURANCE,
MEMBERS 1st F. C. U.,
CLASSIC DRY CLEANERS, STUDIO D &
LANDON WISE PHOTOGRAPHY

Change of
date notice!!!

JOIN US FOR THE COMMUNITY CARES

Celebration



BRIGHT FUTURE

THURSDAY

6

AT 5:30 PM

NOV



Linwood Estates
93 Encks Mill Rd
Carlisle, PA 17015

USE THE QR CODE ABOVE TO REGISTER
--- OR ---

REGISTER AT

www.morethanshelter.org/celebration-gala

Enjoy an evening filled with festivities, music, and
refreshments all to support Bright Futures



UNITED WAY POINSETTIA SALE



Check off Your Holiday “To Do” List While Supporting a Great Cause

Order beautiful poinsettias and help support United Way of the Capital Region’s internal campaign!

These make great office decorations or gifts for family, friends or coworkers!

Poinsettias will be delivered the first week of December. Order 5 or more and receive FREE delivery!

- **Poinsettias are 6” pots**
- **COLORS:** red, white, pink or burgundy
- **COST: \$12 each**
- **Orders are due by November 20**

What is United Way’s Internal Campaign?

Just like other organizations, United Way of the Capital Region runs a fundraising campaign among its staff members. Funds are generated through donations and special event sales such as this one. All proceeds from this sale will go directly to United Way’s 2025 campaign. Thank you for supporting United Way!

PLACE YOUR ORDER TODAY AT:
www.uwcr.org/uw-poinsettia-sale



UNITED WAY
Capital Region

Questions? Contact Heidi Neuhaus at 717.724.4055, or e-mail hneuhaus@uwcr.org.

Chamber Chatter is published on-line every Thursday.

We encourage member businesses to send us information on sales, promotions, news and events. It is a great way to promote your business or organization.

Chamber Chatter advertisements will remain for up to 4 weeks, or as space permits.

If you have something to share, please submit it by Wednesday at noon to info@mechanicsburgchamber.org.

****Chamber Chatter advertising is a FREE member benefit.****



CAEDC's America250PA Cumberland County Sponsorship Program

To support product development, event creation, and promotion efforts for America250PA Cumberland County, CAEDC will consider sponsorship requests of \$500-\$3,000 for activities happening in Cumberland County prior to December 1, 2026.

Sponsorship requests will be reviewed on a first-come, first-served basis. Emphasis will be placed on projects and activities that attract visitors. Please allow three weeks for review after submitting your sponsorship request.

All America250PA Cumberland County sponsorship requests must be submitted through this form.

[See full Sponsorship Guidelines.](#)

**CLICK HERE FOR
APPLICATION FORM**



✱ *Tutor Doctor is Hiring! ✱ *

Are you passionate about teaching and helping students reach their full potential?

Join Tutor Doctor, a leader in one-on-one personalized learning, and
make a real difference in young lives!

We are currently looking for:

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- ☐ Math, ELA & Science Teachers for Elementary through High School

✱ Why Join Tutor Doctor?

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- ✓ ☐ One-on-one tutoring – in-home
- ✓ ☐ Rewarding opportunity – watch students grow in confidence & skills

☎ Call/Text us at: [717-927-7204] or [805-824-7354]

✉ Or email us today skulkarni@tutordocor.org to get started!

Our Website

<https://www.tutordocor.com/harrisburg-mechanicsburg/>



Local Nonprofits Invited to Strengthen Their Storytelling Through TFEC and Wakeen & Company Partnership

Local nonprofits now have the opportunity to build their communications capacity and share their impact through Stories That Serve, a new program created in partnership by The Foundation for Enhancing Communities (TFEC) and Wakeen & Company. The program offers one nonprofit a custom professional video package designed to help the organization tell its story, strengthen donor relationships and reach new audiences.

Applications are open through Nov. 17 at www.tfec.org/stories-that-serve.

As nonprofits face mounting financial pressures, many organizations are being asked to do more with less. The sector is seeing rising demand for services while budgets are delayed and restricted. Emerging trends show that nonprofits must now also contend with expanding issues such as workforce shortages, increasing operational costs and intensified expectations around social and environmental impact.

“Nonprofits spend every day giving back to our community,” said Kevin Wert, chief engagement officer and partner at Wakeen & Company. “This is our opportunity to give back to them with the same heart and dedication they show others.”

In this environment, Stories That Serve offers a timely and practical resource to help nonprofits amplify their message and inspire community support.

“Every nonprofit has a story worth telling, but nonprofits often lack the resources to tell it,” said Jennifer Doyle, president and CEO at TFEC. “Through Stories That Serve, we’re helping organizations communicate their work in a way that strengthens relationships, inspires giving and builds long-term capacity.”

The selected nonprofit will work closely with Wakeen & Company to produce a four to five-minute feature video showcasing their story, as well as a 30-second social cutdown. The project will include concept development, filming and two rounds of revisions. Final video assets will be optimized for use across web and social platforms.

Production will begin in January with filming in February and a premiere event in March. The nonprofit’s branding will appear prominently in the final video alongside a call to action of its choice.

“This initiative isn’t just about one video,” Doyle said. “It’s about giving organizations the tools to share their mission more effectively and connect with their community for years to come.”



Walmart and Sam's Club Step-up for "Food for Hope"

In cooperation with local Walmart and Sam's Club locations, New Hope Ministries is hosting a multi-site "Food for Hope" Food Drive on Friday, November 7 and Saturday, November 8 between 9:00 a.m. and 4:00 p.m. Shoppers and members of the community are asked to consider stopping-by the

following participating Walmart and Sam's Club locations to drop-off a donation to New Hope during the drive:

- Mechanicsburg Walmart: 6520 Carlisle Pike #550, Mechanicsburg, PA 17050
- Camp Hill Walmart: 3400 Hartzdale Dr, Camp Hill, PA 17011
- Hanover North Walmart: 495 Eisenhower Dr, Hanover, PA 17331
- Hanover Sam's Club: 261 Wilson Ave, Hanover, PA 17331
- NEW: Hanover South Walmart: 1881 Baltimore Pike, Hanover, PA 17331

The goal is to collect 100,000 pounds of food to help feed the hungry in New Hope's footprint in south central Pennsylvania.

"In times of stress and uncertainty, New Hope Ministries is committed to living out our mission of hope and standing beside our neighbors in need." said Executive Director Eric Saunders. "Many families are struggling with the loss of SNAP benefits and rising food costs, but together we can lift that burden. Thanks to our friends at Walmart and Sam's Club, we're aiming to make this our biggest food drive ever so that no one in our community goes hungry. We invite everyone to join us in being a beacon of hope."

New Hope Ministries Provides Help for Families Impacted by Federal and State Funding Delays

As the state budget impasse continues and the federal government shutdown begins, New Hope Ministries wants the communities we serve to know that help is available for anyone facing hardship. While the impact of the shutdown may vary, we understand that some families could experience financial strain or uncertainty in the days ahead.

New Hope Ministries remains committed to serving our neighbors in need. Our food pantries are open, and assistance with basic needs is available to anyone experiencing difficulty. We believe in the strength of our community and want to reassure everyone that no one has to go through times of uncertainty alone.

"We know times like these can be stressful," said Eric Saunders, Executive Director of New Hope Ministries. "Our mission has always been to walk alongside people in moments of need. If you are struggling, please reach out. We are here to help."

New Hope Ministries offers food, housing, transportation, and stability services across Dillsburg, Dover, Enola, Hanover, Littlestown, Mechanicsburg, New Oxford, Red Land, and West Shore locations. Families affected by the shutdown, or anyone facing hardship, are encouraged to contact their local New Hope Center or visit www.nhm-pa.org for more information. Together, as a community, we can support one another and get through this challenging time with hope and compassion.



Recovery-Friendly Workplace Survey



Penn State's Center for Economic and Community Development is surveying Pennsylvania businesses and organizations about their needs for a recovery-friendly workplace training initiative.

Please click [HERE](#) or scan the QR code to participate!



All participants will receive a **\$10 Amazon gift card** as a token of appreciation for their time.

If you have any questions, feel free to contact us at cecd@psu.edu. Thank you!

Do you know a great way to show off what, where, and how you do the things you do? Host a Business Women's Networking Luncheon or After Hours Mixer. There is no fee to host an event, contact the Chamber office for more details.

Seeking HOSTS for 2025 and 2026 EVENTS

- Business Women's Networking Luncheon
 - After Hours Mixer
- Business Leaders Discussion Group

BE A HOST and showcase your business, service and more...

For more information - on HOSTING AN EVENT
contact the Chamber office at 717-796-0811 or email - info@mechanicsburgchamber.org.



Community Members Invited to Vote on Ideas to Strengthen Central Pennsylvania

Public voting for TFEC's SPARK! contest open through Oct. 26

Residents across South Central Pennsylvania now have an opportunity to direct change in their community by helping decide which ideas will receive funding through The Foundation for Enhancing Communities' (TFEC) SPARK! community contest.

More than 50 ideas were submitted during the first phase of the contest, reflecting the creativity and compassion of people across the region. Submissions include efforts to build welcoming communities for immigrants, expand affordable mental health care, create safe spaces for teens, help families with special needs services and encourage wellness through outdoor activities.

Community members are invited to visit TFEC.org/spark to explore all of the ideas and vote for their top three causes. Voting is open through Sunday, Oct. 26, and each person may vote once.

After voting closes, the top five causes by community vote will move to a final round of voting beginning Monday, Nov. 3. Once the final votes are tallied, TFEC will establish a permanent \$10,000 fund dedicated to supporting the winning cause. Local nonprofits will then be invited to apply for a grant from that fund to make the community's selected idea a reality.

The SPARK! community contest demonstrates that everyone lead change by sharing ideas, voting and supporting the causes that matter most.

To learn more and vote, visit www.TFEC.org/spark.

www.liveworkplay.media

BREAKING NEWS

● LIVE

SMALL BUSINESS FINALLY GETS WHAT THEY DESERVE!!

We've created the first true Coast-to-Coast
small business directory where your
customers - whether locals, travelers or new
movers find YOU for \$20/\$30 month!!

Christine Vasiliades
Founder
liveworkplay.media





Annual Payroll, Human Resources & Business Seminar

Thursday, December 4, 2025 | 9 AM - 12 PM

Registration is now open for our 2025 Payroll, HR & Business Seminar!

This virtual event brings together industry experts to share key updates and strategies to help you lead better, hire smarter, and stay compliant.

Empower your HR and leadership strategies for 2026 and beyond at this must-attend event.

Whether you're an executive, HR professional, or business owner, join us for a half-day of impactful sessions covering the most relevant topics in workforce management.

We'll kick things off with an essential update on upcoming payroll changes and compliance mandates to keep your organization ahead of the curve. From there, you'll discover how small leadership habits can drive long-term success and learn how to sharpen your recruitment practices.

Industry experts will also walk you through the latest developments in employment law, ensuring you're aware of new legal risks and responsibilities. The day rounds out with hands-on guidance on conducting effective annual reviews and onboarding new hires in a way that fosters long-term engagement.

Topics Include:

- Payroll updates for 2026 and compliance best practices
- Transformational leadership through small daily habits
- Employment law updates from top labor attorneys
- How to lead impactful annual reviews that inspire growth
- Creating onboarding experiences that boost retention

Walk away with practical tips, legal updates, and leadership strategies you can put into action immediately.

[Register Here](#)



FIRST CLASS FREE!!

←.....→

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**America250PA's Semiquincentennial Scholarship Program application is
NOW OPEN!**

APPLY NOW

In commemoration of America's 250th anniversary and to honor the legacy of Pennsylvania's strong commitment to education, America250PA will be awarding \$250,000 in scholarships to deserving Pennsylvania students attending Pennsylvania colleges and universities in the 2026/2027 academic school year.

Who
Pennsylvania High School Seniors who are planning to attend an accredited Pennsylvania college or university for the 2026/2027 academic school year

What
Twenty-five \$10,000 Scholarships will be awarded throughout America250PA's six designated regions.

Where
Any Pennsylvania College or University
• 12 to any Pennsylvania Community College
• 13 to any Pennsylvania Post-Secondary College or University

When
Scholarships will be awarded in 2026 for the 2026/2027 academic year.

We are so proud to partner with some of Pennsylvania's most iconic educational institutions on this program. Please visit <https://america250pa.org/PPE: Semiquin Scholarships> to see a listing of our partners and their generous match details.



SBA Offers Disaster Relief to Pennsylvania Small Businesses and Private Nonprofits Affected by Drought and Excessive Heat

Low interest disaster loans now available

The [U.S. Small Business Administration \(SBA\)](#) announced the availability of low interest federal disaster loans to small businesses and private nonprofit (PNP) organizations in Pennsylvania who sustained economic losses caused by drought and excessive heat that occurred June 17-July 18, 2024.

The disaster declaration covers the counties of Adams, Cumberland, Dauphin, Lancaster and York in Pennsylvania as well as Baltimore, Carroll and Harford counties in Maryland.

Under this declaration, the SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are available for working capital needs caused by the disaster and are available even if the small business or PNP did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills not paid due to the disaster.

"Through a declaration by the U.S. Secretary of Agriculture, SBA provides critical financial assistance to help communities recover," said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. "We're pleased to offer loans to small businesses and private nonprofits impacted by these disasters."

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.25% for PNPs, with terms up to 30 years. Interest does not accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant's financial condition.

To apply online visit sba.gov/disaster. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to return economic injury applications is April 20, 2026.

About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow, expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



PCN Launches Interactive Map and Free Statewide Content on PCN Select Showcasing Pennsylvania's Role in Nation's History With PCN's Celebrating America's 250th in Pennsylvania

As the United States approaches its 250th anniversary in 2026, the Pennsylvania Cable Network (PCN) is proud to unveil a powerful new tool that brings the Commonwealth's rich history to life—an interactive map featuring free, on-demand content from all 67 counties through PCN's streaming platform, PCN Select.

In partnership with America250PA—the official state commission for the Semiquincentennial—PCN's *Celebrating America's 250th* in Pennsylvania highlights the people, places and events that shaped both Pennsylvania and the nation. The interactive 250th Map allows users to explore curated PCN content that showcases local history, culture and landmarks from all over the state. This project was financed in part by a grant from the Commonwealth of Pennsylvania, the Department of Community and Economic Development.

The 250th Map brings together stories that reflect Pennsylvania's influence on our nation's history—from French and Indian War fortifications and the American Revolution to Gettysburg, the heroism of Flight 93 and the global reach of our iconic brands. "Every region of Pennsylvania has contributed to shaping not only our state but the country as a whole," said Debra Kohr Sheppard, President and CEO of PCN. "Our stories across the Commonwealth are part of a larger American story, and we're proud to make them accessible to everyone as we approach the 250th anniversary of the United States."

The interactive 250th Map is available now through PCN's online streaming platform, PCN Select, at PCNSelect.com/Map. It will be updated through 2026 with new free content, including documentaries, interviews and coverage of America250PA events across the state.

"This project demonstrates what we've always known—that every corner of Pennsylvania has played a role in shaping the nation," said Cassandra Coleman, Executive Director of America250PA. "The 250th Map is a practical and powerful way to ensure those stories are seen, understood and shared as we approach 2026."

PCN's coverage will expand throughout 2025 and 2026, offering viewers a growing library of historical content that reflects the diversity and depth of Pennsylvania's contributions to the American story.

To explore the interactive map and learn more about PCN's ongoing coverage, visit: PCNTV.com/Americas-250.



Join Cumberland County in Celebrating America250!

This year, Cumberland County proudly kicked off its 275th anniversary, and we're already gearing up for another milestone—the 250th anniversary of the United States in 2026! To ensure a memorable celebration, Cumberland County has formed an America250PA Committee with representatives from various organizations, including local historical societies, chambers of commerce, non-profits, school districts, higher education institutions, the Cumberland Valley Visitors Bureau, and Cumberland Area Economic Development Corporation.

We invite your business to join the excitement and contribute to making America250 truly special in Cumberland County! Here are the ways you can assist.

- Explore and share the microsite VisitCumberlandValley.com/America-250.
- Plan an America250PA-themed event and submit it for free to our online calendar.
- Take an active role and join one of our sub-committees:
 - Programming & Events
 - Marketing & PR
 - Education
- Consider sponsoring an America250PA-themed event.

If you'd like to participate or learn more, please contact Stacy Snyder at smsnyder@cumberlandcountypa.gov.



Small Business Owner's Guide to Cybersecurity: Protecting Financial Data

Small businesses are now cybercriminals' top target. Learn tips to protect your financial data from hackers — even without a dedicated IT team.

Cybercriminals have been targeting small businesses at unprecedented rates. This guide explores the threats shaping today's cyber landscape and why safeguarding financial data has emerged as a top priority. Learn the most common types of cyberattacks, potential system weaknesses, and practical measures to help secure company and customer information.

Most importantly, discover a framework you can adapt to help build your own cybersecurity plan — one that helps protect operations, preserve trust, and promote long-term resilience.

[**Read the Small Business Owner's Guide to Cybersecurity Whitepaper**](#)

Protect Your Business from Cybercrime: 4 Tips for Business Owners

Cybercrime is on the rise. Here's how you can protect your business.

If the threat of a data breach is keeping you up at night, you're far from alone. In a 2024 U.S. Chamber of Commerce survey, 60% of small business owners cited cybersecurity threats as the biggest threat to their business — looming even larger than the threat of another pandemic.^[1]

Unfortunately, these concerns are well-founded. The average cost of a data breach continues to soar, reaching \$4.88M in 2024^[2] — more than enough to make or break many small businesses. And there are other costs to consider, too. A data breach can permanently damage your customer relationships, eroding trust with even your most loyal customers.

However, there are several steps to take to protect your business — here are a few to consider as you safeguard your data.

1. Encrypt Sensitive Data

Encryption provides a strong layer of defense against data breaches. It scrambles information to conceal its true content, and can only be “decoded” by using a decryption key held by an authorized party, making it useless to third parties who may intercept the data.

Here's an example of how encryption works in practice during a credit card transaction:

1. A customer makes a purchase at a point of sale using their credit card.
2. The transaction information (including the cards' payment data) is encrypted, and then sent to the payment processor.
3. The payment processor decrypts the payment information to authorize the transaction.
4. The transaction successfully completes.

Data encryption can be used to protect your business' sensitive data — such as payment information, of course, but also personally identifiable information for you and your employees, as well as your [business' intellectual property](#).

Pro tips:

- When you're selecting a payment processing solution, ensure you choose one that is [PCI Compliant](#). This means that the system meets industry-wide security standards to keep your customers' payment information safe.
- Consider selecting a solution that allows you to accept digital wallets, such as Apple Pay and Google Pay. Digital wallets provide an extra layer of security during transactions, allowing customers to make a purchase without sharing their information with merchants directly.
- Make sure you set up a VPN for all computer access to the Internet. This enables you to encrypt all online communications, sending them through a tunnel to create an additional layer of privacy.

2. Keep Your Systems Updated

Cybercriminals are continually devising new ways to steal sensitive data, which means new security threats pop up daily. As a result, using out-of-date technologies or failing to keep up with software updates may leave you vulnerable to a cyberattack.

Keeping your technology up to date helps ensure you continually have access to the latest protection. Regularly review and patch systems, applications and devices to eliminate any vulnerable pathways. If you're not comfortable doing this yourself, or with the IT expertise already on your team, consider budgeting for an IT consultant to occasionally check the health of your systems and manage security. It's also advisable to purchase off-the-shelf products that will enable things like firewalls and virus detection. These systems help add layers of protection and monitoring for anomalies.

3. Develop an Emergency Response Plan

Of course, even updated and compliant systems can't eliminate the risk of cyberattacks entirely — so it's important to have an emergency response plan to help you plan how you would recover if attacked. This approach means you hope for the best but plan for the worst.

It's critical for businesses of all sizes to effectively plan for, respond to, manage and mitigate the damage caused by cyber incidents to help to protect data, assets and operations. Simple things like keeping back-ups of data can go a long way in helping protect your business from a cyber attack, particularly if someone attacks and holds your data for ransom.

Emergency response planning should chart actions that allow you to:

- Minimize damage and reduce recovery time and costs.
- Protect sensitive data and maintain customer trust.
- Comply with legal and regulatory requirements.
- Ensure business continuity.

4. Establish Two-way Security Communication With Employees

Keeping your business secure requires pairing the right technologies with appropriate staff training. Nearly two-thirds of data breaches involve some sort of non-malicious human element, according to Verizon's 2024 Data Breach Investigations Report[3], which means you can help reduce the risk of a breach with proper education and a healthy means of communication.

For employees who operate digitally, find trainings on how to [spot and report common phishing attempts](#). These trainings ensure employees are aware of common red flags, such as suspicious links or attachments, unusual requests from known entities, and emails from unknown email addresses impersonating customers or colleagues.

Have standard operating procedures in place for you to notify employees of any threats and for employees to respond to these threats and access security policies to identify the next best steps.

Pro Tip:

- If your business experiences a successful breach, file a report with the Internet Crime Complaint Center[4] as soon as possible.

How Your Bank Can Help

Ultimately, keeping your business' data safe requires multiple experts — especially cybersecurity experts. However, your bank can help you access the [resources](#) you may need to manage your security.

For one, a bank that offers [merchant services](#) can provide PCI compliant payment processing solutions, allowing you to accept a range of payment types — credit cards, debit cards, mobile wallets, online payments — while keeping customers' payment information safe.

They can also help connect you to the financing or funding you need to upgrade or maintain a secure IT infrastructure, and help you manage your cash flow to accommodate IT costs. Finally, a bank that offers financial wellness benefits can help you create enticing benefits packages to attract top talent — including cybersecurity experts who can keep your business safe.

If you're looking to protect your business' data, we're here to help with PCI compliant payment processing solutions, flexible financing solutions and financial wellness benefits to meet your needs. To learn more, and to find a small business banking expert near you, [visit us online](#).

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