

SEPTEMBER &  
OCTOBER  
2023



Westmoreland  
Federal Savings

WOW  
Words of Wisdom

MON - FRI: 9AM - 4:30PM | SAT: 9AM - 12PM | OPEN 24/7 @ WFSAVINGS.COM

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## Fall Fun

*Catching a falling leaf  
can bring you good  
luck!*

*Babies born between  
September and  
November are more  
likely to live to 100.*

*More relationships  
bloom in the fall!*

*There are more than  
7,500 varieties of  
apples in the world.*

*(Source: Best Life "55 Facts  
That Will Make You So  
Excited for Fall" by Desiree O.  
& Alex Daniel 9/8/2020)*



## Spotting Scams

Bad guys know how valuable your personal and financial information is — and they will do or say almost anything to get their hands on it. What can you do to keep it safe? The best way to protect your information from scammers is to recognize a phishing scam and avoid the bait. But what should you look for? Here's some guidance ...

Say you get an unexpected text, email or call that looks like it's from a company you know, like Microsoft or Apple. They claim there's a problem with your account and say you need to click a link or call a number to update your info. They might say they've noticed suspicious activity or log-in attempts on your account. The alert may seem like it's coming from a company you know, but it's a scammer who wants to steal your information, and possibly your identity.

Here's how to keep your information safe from scammers:

- ◆ **Don't give your info to anyone who contacts you out of the blue.** Honest organizations won't call, email or text to ask for your personal information, like your Social Security, bank account or credit card numbers.
- ◆ **Don't click on any links or call provided numbers.** If you get an email or text from a company you know and deal with, contact them using a website you know is real. Or look up their phone number, but don't call a number they gave or the number from your caller id.
- ◆ **Update your security software.** This will protect your computer and phone from security threats, which could expose your personal or financial information to bad guys.

*(Source: FTC "The best way to protect your information from scammers? Recognize a phishing scam." by Andrew Rayo July 17, 2023)*



## Financially Savvy

While saving money is good practice at any age, it's sometimes more important for older adults getting close to retirement or living on a fixed income. While you can easily cut costs on groceries by meal planning, save money by downsizing to a smaller place, utilize prescription discount cards, etc., you can also take charge of your money in other ways.

- **Automate Payments.** Enroll in automatic bill payments to avoid paying hefty late fees. Late payments also can hurt your credit. Automated payments can ensure you aren't losing extra money simply because a bill slipped your mind. Enroll in WFS online services today!
- **Visualize Your Spending and Make a Budget.** Sometimes you don't realize where your money is going, so you can readily see where to cut back. But you can easily track it manually, use a spreadsheet or download an app. Once you know your spending habits, you can adjust your spending, set goals and create a budget to help you stay on course. And maybe even set savings goals! WFS has many savings account options!
- **Refinance.** If you are still paying off your home, it's worth learning what refinancing could save you. Check with WFS first!

*(Source: "Frugal Living Tips for Seniors" by Taylor Shuman February 24, 2023)*

## Almond Skillet Cake

If you love almonds, you will enjoy the easy recipe below.

Line a cast iron skillet with heavy-duty aluminum foil. Preheat oven to 350 degrees.

Melt  $\frac{3}{4}$  cup butter (no substitutes).

Add 1  $\frac{1}{2}$  cups sugar and blend.

Add 2 eggs one at a time.

Add 1  $\frac{1}{2}$  cups sifted flour plus  $\frac{1}{2}$  teaspoon salt and blend well.

Add 1 teaspoon almond extract.

Pour into skillet and top with slivered almonds if desired.

Bake 35—40 minutes. Let cool and slice into the scrumptiousness! It's great with your favorite coffee or tea!



# September & October



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