



Spring 2025



Westmoreland
Federal Savings

WOW
Words of Wisdom

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

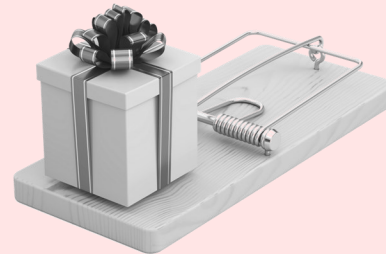
322 MAIN ST, LATROBE, PA 15650 | (724) 539-9755

Westmoreland Federal Savings employees will never call, email or text you, asking for sensitive information, such as Social Security numbers, account numbers, usernames, passwords, etc.

"Earth laughs in flowers."

Ralph Waldo

Emerson



Expect the Unexpected

An unexpected package from an unknown sender arrives at your door addressed to you. You open it and find a note that states it's a gift, but it doesn't say who sent it. The note also says to scan a QR (Quick Response) code to find out who sent it — or to get instructions on how to return it. Did someone actually send you a gift? Or is it an attempt to steal your personal information?

If you know it's really a gift, you can keep it, of course. But also know that an unexpected package could be a new twist on a scam to steal your sensitive or financial information.

If you scan the QR code, it could take you to a phishing website that plucks your personal information, like credit card numbers or usernames and passwords. It could also download malware onto your phone and give hackers access to your device.

If you scanned the QR code and entered your credentials (like username and password) into a website, change your password right away. Create a strong password and if available, use two-factor authentication.

If you're concerned someone has your personal information, request a free credit report and look for accounts in your name you don't recognize. Also, check your credit card and bank account statements for transactions you didn't make. Don't forget to regularly update your computer software and your phone to get the latest security patches.

And what about that package? The law says you can keep it as a gift.

(Source: FTC "Scam alert: QR code on an unexpected package" by Alvaro Puig January 23, 2025)



Slam the Scam

Social Security impersonation scams impact all age groups and remain one of the most common government imposter scams.

Social Security will never tell you that your Social Security number (SSN) is suspended; demand immediate payment; threaten you with arrest; ask for your credit or debit card numbers; request payment via gift card, gold, cash, wire transfer, cryptocurrency; or promise a benefit approval or increase in exchange for information or money.

Criminals use sophisticated tactics to trick victims into disclosing personal and financial information. Typically, they use these **P's — Pretend, Prize or Problem, Pressure and Payment.**

Scammers pretend they are from Social Security in phone calls, texts, emails, websites or direct messages on social media, and claim there is a problem with the person's SSN or benefits. Caller ID may be spoofed to look like a legitimate government number. Other common tactics include sending fake documents using fraudulent Social Security letterhead, citing "badge numbers" during calls and creating imposter social media pages to target individuals for payment or personal information.

Social Security employees do contact the public by telephone for business purposes. Ordinarily, the agency calls people who have recently applied for benefits, are already receiving payments and require an update to their record or have requested a phone call from the agency. If there is a problem with a person's SSN or record, Social Security will typically mail a letter.

(Source: Social Security Administration News Release "Social Security and OIG Partner for National Slam the Scam Day" Mark Hinkle March 6, 2025)

Help Our Earth

1. Put your foot down! Not so long ago, 99.9% of people got by without cars.

They took trains; they lived near their workplaces ... and they walked. Using fuel-efficient cars is important, but we can save even more fuel by simply driving less and walking more.

2. BYOB! Bring your own bags with you! By taking reusable bags to stores, you can cut down on the 350 bags the average American uses each year and reduce needless deaths of marine life caused by plastic bags that end up in our streams, rivers and oceans.

3. Again, BYOB! Last year, Americans went through about 50 billion plastic water bottles. Fill up a reusable water bottle at home and bring it with you. Don't like the taste of your tap water? Buy a filter! (Remember, much of the bottled water sold today is filtered tap water anyway.)

(Source: World Wildlife Fund "10 Simple Things YOU Can Do to Help PROTECT the Earth!")

