

MAY & JUNE
2023



Westmoreland
Federal Savings

WOW
Words of Wisdom

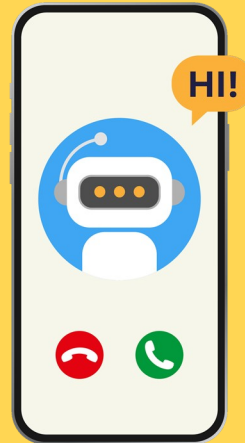
MON - FRI: 9AM - 4:30PM | SAT: 9AM - 12PM | OPEN 24/7 @ WFSAVINGS.COM

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



Please Note

Westmoreland
Federal Savings will be
closed on
Monday,
May 29, 2023,
for Memorial Day
and also
Monday,
June 19, 2023,
in observance of
Juneteenth.



AI (not the steak sauce) Awareness

You get a call. There's a familiar but panicked voice on the line. It's your grandson. He's in big trouble. He wrecked the car and landed in jail. But you can help by sending money. You take a deep breath and think. You've heard about grandparent scams. But darn, it sounds just like him. How could it be a scam? Voice cloning, that's how.

We are already living with artificial intelligence (AI) through voice assistants like Siri and Alexa, face recognition options to open our phones, smart home devices, self-driving vehicles, etc. Now, scammers are using AI to clone the voice of your loved one. All the bad guy needs is a short audio clip of your family member's voice, which he could get from content posted online, and a voice cloning program. When the scammer calls you, he'll sound just like your loved one.

So how can you tell if a family member is really in trouble or whether a con artist is using a cloned voice? Don't trust the voice. Call the person who supposedly contacted you and verify the story. Use a phone number you know is theirs. If you can't reach your loved one, try to get in touch with them through another family member or their friends.

Another tipoff? Scammers always ask you to pay or send money in ways that make it hard to get your money back. So don't wire money, send cryptocurrency or buy gift cards.

(Source: FTC "Scammers use AI to enhance their family emergency schemes" by Alvaro Puig March 20, 2023.)

Hello Summer!

May & June

HHS Hoaxes

Did you get a message from a friend on social media about a US Department of Health and Human Services (HHS) grant opportunity? Or from someone saying they were an HHS employee? Well, they weren't who they said they were. They were a scammer.

This new twist on the government grant scam often goes like this: Someone reaches out to you through social media, email or a chat app and says you qualify for free grant money from HHS. They'll direct you to a fake HHS website or online chat that seems legitimate — but it's not. Then they'll try to get your payment information or other personal details "to process" the grant.

If you get a message like the above:

Know that the HHS (and other government agencies) won't get in touch out of the blue about grants. They won't reach out through social media, call, text or email.

Real government grants require an application, and they're always for a specific purpose.

Don't pay to get a grant. HHS will not require payment to obtain a grant or insist that you use cash, a gift card, a wire transfer or cryptocurrency.

Check for a .gov domain. HHS websites always have .gov in the URL (Uniform Resource Locator). If you're directed to an HHS-looking website with .org, .com or .us, it's fake.

Never share your financial or personal information with anyone who contacts you. Government agencies, including HHS, will not call, text, email, or message you on social media to ask for your Social Security, bank account or credit card numbers. Only scammers do that.

(Source: FTC "No — HHS didn't reach out about free grant money" by Kira Krown March 14, 2023)

Seeing Red

Ruby-throated hummingbirds arrive in our area in May, so get those red feeders ready! While many believe hummers are attracted to the color red, that's not necessarily the case.

They feed on flowers with the highest sugar content first, and because red, orange and yellow flowers tend to have higher sugar concentrations in their nectar, hummingbirds are often found near flowers of these colors. This association between hummers and brightly colored flowers is why so many hummingbird feeders are red with yellow or orange accents.

And despite feasting frequently, our flying friends are very tiny. Even the largest hummer species, the giant hummingbird, weighs less than an ounce (0.7 ounces). And the bee hummingbird is the littlest — weighing in at a whopping 0.06 ounces (lighter than a WFS business card)!

(Source: MSN "12 Heroic Facts About Hummingbirds That'll Make You Want to See More in Your Backyard" by Deirdre Mundorf-Tuesday May 2, 2022)

