

JULY AND
AUGUST 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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Enjoy
your
summer!



Relax in
the
warmth!



Scam Proof Our Youth

Think the techy young people in your life are too techy to be scammed? Think again. According to the FTC, people in their twenties reported losing money to fraud at a higher rate than folks in their seventies. So, if you consider yourself an older adult, use your accumulated knowledge to reach out to the young people in your life to help them avoid scams. But where to start?

The top scams young adults reported include impersonator scams (think somebody pretending to be Amazon), job scams (for incredible work from home offers) and investment scams (like cryptocurrency). Start by reminding them that scams take different twists and turns, but generally, a scammer pretends to be someone you trust to trick you into sending money or personal information. Ask if they've seen anything suspicious on social media, gaming sites, messaging apps or somewhere else.

As you talk this over, here's some other advice to share:

- ⇒ **Don't respond to unsolicited offers.** If you get an out-of-the-blue call, text, or email that seems to come from an online retailer, your bank, credit card or a payment app, don't respond. Don't click any links. Hit block and delete.
- ⇒ **Never pay someone who promises a job.** A legitimate employer will not make you pay for a job. They also will not send you a check and tell you to buy supplies, pay for training or something else, and then have you send back whatever money is left.
- ⇒ **Don't believe promises of guaranteed high returns or income.** There's no such thing as an investment with little or no risk, not in cryptocurrency or any other investment. If someone tells you that, walk away.

(Source: FTC "Scam proof the young people in your life" by Jim Kreidler May 17, 2023)

July & August

Conscious Cuts

We all have big bills like mortgages, car payments, food, prescriptions, utilities, etc. But we can easily save on utilities just by being conscious of our usage. And it's good for the environment too!

Electricity

- Turn off lights when not in the room.
- Consider energy-efficient bulbs.
- Unplug unused appliances.
- Use dryer balls or air dry clothes.
- Purchase a smart thermostat.
- Utilize door and window light.

Water

- ◆ Turn off faucet while brushing teeth.
- ◆ Fill the kitchen sink and wash dishes instead of leaving the water run.
- ◆ If you have a dishwasher, use it, particularly in the evening.
- ◆ Don't leave the water run in the shower. Just wet, wash and rinse.
- ◆ Fix leaky sinks or toilets.
- ◆ Purchase low-flow showerheads and faucets.

Don't forget to always check with your utility providers about discounts you may be eligible for based on your age and income.

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

Bananalicious

In light of the upcoming banana split celebration, we thought we would go a little bananas with five fun facts!

- 1) Bananas are actually berries.
(There's science involved here, but we're just a bank.)
- 2) More than 75% of a banana is water.
Drink up!
- 3) India is the world's largest banana producer, followed by China and the Philippines.
- 4) A banana is a natural mood booster. It contains serotonin, which makes people happy. So be happy!
- 5) A cluster of bananas is called a "hand," while a single banana is referred to as a "finger." High five!

(Source: Mocomi and Oh Fact!)



**And visit us at our outdoor booth on August 26th at the Great American Banana Split Celebration in Latrobe!
We will have great giveaways!**