

MAY 2022



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 will be closed on Monday, May 30, 2022, in observance of Memorial Day.

Please remember and respectfully honor those who gave their lives for our country.



Giving Guidance

When there's a crisis in the world, scammers are always there to take advantage of the situation. It's true after natural disasters, when con artists set up fake charities that look and sound like real ones to try to get your money. And it's especially true now that millions of folks want to support the Ukrainian people. If you're one of them, take a few moments to make sure your generosity truly benefits the people and groups you intend.

- **Check out the charity.** Search online for the name of the group, plus words like "review," "scam" or "complaint." See if others had good or bad experiences with it. Check what charity watchdog groups say about the organization.
- **Slow down.** You don't have to give immediately. It's a good idea to do a little research first to make sure your donation goes where you want it to go.
- **Find out how your money will be spent.** For example, ask how much of your donation will go to the specific program you want to help? Answers should be readily available.
- **Know who's asking.** Don't assume a request to donate is legitimate because a good friend posted it on social media. Your friend might not personally know the charity. And always be wary of any telephone calls soliciting money.
- **Look at fees and timing,** especially if you're donating through social media. Make sure you know the intended recipient of your donation, check whether there are any fees and find out how quickly your money gets to them. And if you can't find the answers quickly, consider donating in other ways.

Your generosity can make a difference any time you give — especially if you take a few minutes to ensure your donation goes where you intend.

(Source: FTC "Giving to help in Ukraine? Get your money where you mean it to go" by Jennifer Leach March 3, 2022)





FTC Impostors

The bad guys are back at it again, pretending to be the FTC Commissioner and staff at the Federal Trade Commission. They are emailing or calling, saying there's an award ready to be collected (for a fee) or an outstanding COVID issue requiring your immediate attention (and your money). But it's NOT the FTC. So, remember . . .

1. **The FTC will not email, call, text or message you to ask for money or information.** They will never ask for your bank account, credit card or Social Security numbers or birthdate, and never, ever money.
2. **The FTC doesn't give awards or funds related to COVID-19.** Anybody who says the FTC has a prize or award for you or has a benefit related to COVID, that's a scammer.
3. **Only fraudsters will demand payment by gift card, cryptocurrency or money transfer.** Con artists love getting you to pay in those ways because it's easy for them to disappear with your money and hard for you to get it back.

If you get an email or call from anyone asking for personal information or money, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

(Source: FTC "Scammers pretend to be the FTC again" by Jennifer Leach March 14, 2022)

MAY

May Musings

May is not only a pretty month. It is pretty exclusive when it comes to days of the week. No other month in a single year starts or finishes on the same weekday as May! So in 2022, May is the only month that starts on a Sunday and ends on a Tuesday.

May also has some cool month-long observances. In the United States, May is National Burger Month, Older Americans Month and National Military Appreciation Month! So, enjoy a beefy burger this month! Show respect and kindness to your elders and also thank our military personnel!

And last, but not least, May is a good month for US presidents. Every other month of the year, at least one US president has died, but never in May!

(Source: The Fact Site)

