

JULY &
AUGUST 2022



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

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

Fun Facts

July was named after the famous Roman general Julius Caesar by the Roman senate. It was his birth month!

July has some very delicious month-long observances, like National Watermelon Month, National Hot Dog Month and maybe best of all, National Ice Cream Month!

August 25th celebrates the banana split, a sundae created here in Latrobe!



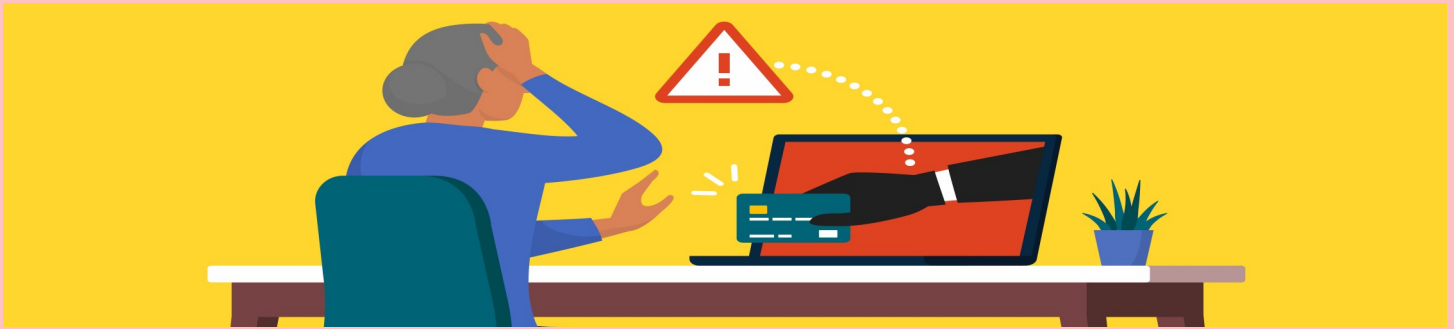
Identity Thieves on the Rise

Scheming thieves intent on hijacking your personal information are capitalizing on increased online transactions (mainly due to the pandemic) to swipe a growing number of identities. Identity fraud cost Americans about \$56 billion last year. But you can reduce your chances of becoming a victim.

- 1) **Create different/strong passwords.** A password should not include information related to your identity, like your birthday or parts of your name, and it should be long (at least 15 characters is best), complex and unique.
- 2) **Freeze your credit.** Freezing your credit file means no one can look at or request your credit report — preventing anyone (including you) from obtaining a new credit card or applying for a loan. To do this, you must contact the 3 credit reporting agencies: Experian, Equifax and TransUnion.
- 3) **Check the mailbox daily.** Some identity thieves rely on old-school tactics, raiding mailboxes for bank/credit card statements, utility bills, healthcare forms or pre-approved credit offers. Get your mail as soon as possible after delivery and shred mail before discarding to discourage dumpster divers.
- 4) **Review statements regularly.** Review your credit card and bank statements closely to look for unauthorized purchases or unusual activity. If something seems odd, immediately call your bank or credit card provider.
- 5) **Install antivirus.** Antivirus software can prevent hackers from accessing information on your computer and mobile devices. Get it installed before you face the warning signs of a device crashing: error messages, failure to shut down or restart, pop-ups and unwanted ads.

By taking a few steps, you can help protect your personal information from unscrupulous others.

(Source: Eriesense "Don't Fall Victim to Identity Thieves" Spring, 2022)



Protect Yourself from Scammers

Scammers are very good at what they do unfortunately. They keep changing their stories to catch you off guard. Fraudsters target people of all backgrounds, ages and income levels with sophisticated ways to steal your hard-earned money and personal information.

Here are a few things to keep in mind:

- If you are asked to pay for something with a gift card, that's a scam. Gift cards are for gifts, not for payments. And refuse to pay anyone who demands payment by wire transfer or cryptocurrency.
- If you are looking for a job, never pay to get one.
- Resist pressure to act immediately. Scammers want you to pay or give them your personal information before you have time to think.
- Stop and talk with someone you trust. Before you do anything else, tell a friend, a family member or a neighbor what happened.

For more information on spotting and avoiding scams, visit ftc.gov/scams.

(Source: FTC "It's financial literacy month: protect yourself from scammers" by Jim Kreidler April 4, 2022)

Tech Support Scams

With today's technology, it's easier than ever to connect with others — people are just a click or call away. Nobody knows that better than scammers, who might try to contact you about a supposed virus or malware they've found on your device. So remember, if someone unexpectedly calls or messages you, claiming your computer's security is at risk, it's a scam. Also ...

- ♦ **Don't click any links in an unfamiliar message or email.** And never call any phone numbers left in voicemails, pop-ups, emails, texts or social media messages.
- ♦ **Don't give your personal or financial information in response to an unexpected request.** Legitimate organizations will not call or message asking for your Social Security, credit card or bank account number or your password.
- ♦ **Update your computer's security software.** If you suspect a computer problem, run a security scan to find and remove malware. Also, turn on automatic updates so your security software can keep up with the latest protections against security threats.

(Source: FTC "Shutting down tech support scams" by Andrew Rayo May 9, 2022)

