



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

## REMINDER

Westmoreland  
Federal Savings  
will be closed on  
the following  
upcoming  
holidays ...

Monday, Oct 14  
(Columbus Day)

Monday, Nov 11  
(Veterans Day)

Thursday, Nov 28  
(Thanksgiving Day)

Wednesday, Dec 25  
(Christmas Day)



## Free for Coffee?

You get a text from a number you don't know, and it simply states, "Hi!" or "How are you?" Or more specifically, the unfamiliar text message asks when you're free to catch up over a cup of coffee. Don't perk up just yet. That invitation for a coffee date might sound like it's from a long lost friend, but it's probably just a scammer looking to start a conversation with you.

Bad guys will say just about anything to get your attention. If you respond — even by telling them they've got the wrong number — you're letting them know that your phone number works, which could lead to more calls and texts from the fraudster.

Or worse yet, they might say something else to keep the conversation going. They might apologize, then ask if you want to make some really big bucks with cryptocurrency. That's always a scam! The best way to handle this type of situation is to stop and:

- **Don't respond to unexpected texts from unknown phone numbers.** Report them to your wireless provider to help block similar messages in the future.
- **Don't click on links in unexpected text messages.** They might steal your personal information or install malware on your device. Scammers want you to react quickly to unexpected texts, but always stop and check it out.

So, still thinking about coffee? Maybe reach out to a friend and share this story with them over a hot cup of coffee. By the way, raisin puff cookies go great with coffee! The recipe is conveniently located on the back of this newsletter!

*(Source: FTC "When are you free for coffee? Long lost friend or a scammer trying to get you to respond?" by Terri Miller August 5, 2024)*



## 5 Ways to Help Keep Scammers Away

The things we do on our phones and computers, on our smart devices and on websites leave a trail of our activities and our personal information. That personal information has value — not just to us, but to scammers and hackers who want to steal our identities. Here are five things you can do to help keep the bad guys away.

1. Secure your accounts so they're hard to access. Use strong passwords. Enable two-factor authentication on sensitive accounts if possible.
2. Keep your security software, operating system and internet browsers and apps up-to-date to defend against the latest threats.
3. Your wireless network is the gateway to all the Wi-Fi enabled devices in your home. To protect your connected devices, replace the default Wi-Fi network password and router admin password with a strong password. And encrypt your network to prevent unauthorized access.
4. Set your computer and phone to lock when you're not using them. That will prevent unauthorized access to your computer if you step away or to your phone if you lose it.
5. Create a backup copy of critical information. You can recover it if your device gets infected, hacked, stolen or lost. Back up your data to the cloud or an external drive.

*(Source: FTC "Five ways to keep scammers and hackers away" by Alvaro Puig August 23, 2024)*

## Raisin Puff Cookies

- 2 c golden raisins
- 1 c water
- 1 c vegetable oil
- 1 1/2 c sugar
- 2 eggs
- 1 t vanilla
- 3 c flour
- 1 t baking soda
- 1/2 t salt
- Granulated sugar

Boil raisins and water together until water is gone. Beat together oil and sugar. Add eggs, then vanilla. Combine with flour, soda and salt. Next, add raisins. Mix well. Form into balls and dip into granulated sugar. Place on parchment paper or ungreased cookie sheet. Bake at 350° for 15 minutes. Makes 5 dozen.



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