



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

Monday, Oct 13
(Columbus Day)

Tuesday, Nov 11
(Veterans Day)

Thursday, Nov 27
(Thanksgiving)

Thursday, Dec 25
(Christmas)



Beware of Impersonators

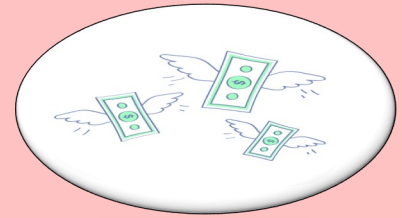
Scammers posing as government agencies or well-known businesses are increasingly going after retirees' life savings. They weave a web of lies about some bogus crisis. Then, they trick older adults into giving them tens or even hundreds of thousands of dollars. The scams start with lies designed to create a sense of urgency and fear.

- ⇒ **Lie #1: Someone is using your accounts.** Scammers pretend to be a bank employee with a warning about suspicious account activity. Or they claim to be an Amazon rep following up on potentially fraudulent purchases.
- ⇒ **Lie #2: Your information is being used to commit crimes.** Fraudsters might say they're with the government and tell their target that their Social Security number is linked to serious crimes.
- ⇒ **Lie #3: There's a problem with your computer.** This lie might start with a computer security alert that warns of a hacked computer with a phone number to call for help.

Once they've convinced their target that this crisis is real, they make empty promises and offer false "help." They say the only way to get out of the situation is to follow their very specific instructions — which always involve moving money. They tell their victim that doing so will protect the money in their accounts or clear their name. Some even say they're helping catch the "real" criminals.

For ways to protect yourself from imposter scams, please see the reverse side of this newsletter.

(Source: FTC "Business and government impersonators go after older adults' life savings" by BCP Staff August 7, 2025)



Trending ... Bank Fraud

While scrolling through social media, you might stumble across a video or post discussing an “opportunity” to make money using checks. The problem? That advice could get you in trouble.

The supposed hack involves writing a check for more money that you have, depositing it into your account, and then withdrawing the money before the (bad) check is fully processed. What the video or post probably will not tell you is that you could be on the hook for paying back all the money and in serious trouble for bank fraud.

Before you jump onboard a viral trend:

- ◆ **Do research.** Search the trend along with terms like “scam” or “fraud” to see what others are saying about it. Talk to family and friends to see what they think.
- ◆ **Consider the source.** What do you know about the person or account that makes them trustworthy?
- ◆ **Compare advice from several well-known sources.** Don’t just trust what one person or account says.

(Source: FTC “The social media trend that’s actually bank fraud” by BCP Staff August 11, 2025)

How can you protect yourself from a business or government imposter scam?

- Never transfer or send money to anyone in response to an unexpected call or message. Even if they claim you’re moving your money to “protect it.”
- Talk about it with someone you trust, especially if the caller says it’s serious, involves a crime or relates to the government.
- If you think the message could be legitimate, verify the story. Contact the organization in question using a phone number, website or email address you know is real. Don’t use contact information provided in an unexpected message.

Remember ... Government agencies will never threaten you, and they’ll never tell you to transfer your money to “protect it,” deposit cash into Bitcoin ATMs or hand off stacks of cash or gold to a courier. That’s always a scam.

(Source: FTC “Business and government

Fall is proof that change is beautiful

Unknown