



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

CLOSED

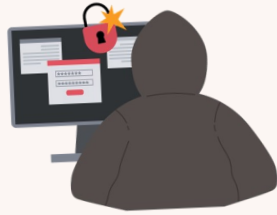
Westmoreland
Federal Savings
will be closed on
the following
upcoming
holidays ...

Monday, Oct 12
(Columbus Day)

Wednesday, Nov 11
(Veterans Day)

Thursday, Nov 26
(Thanksgiving)

Friday, Dec 25
(Christmas)



Expect the Unexpected (Package)

Did you get a package you didn't order? It could be a brushing scam where a scammer uses your name to leave a fake review for that package you didn't order. It could also be a sign that someone has (or is looking to steal) your personal information.

It starts with an unexpected package that looks like it's from a known company like Amazon or perhaps an unfamiliar business or person. The package is addressed to you and usually has something cheap and random inside, like baby wipes, toothpaste or seeds.

Seems odd, doesn't it? Why would someone send you that? Scammers do this so they have "validation" of delivery. Then, they use your name to place fake reviews online about their business to "brush up" their sales.

Sometimes, there's a note with a QR code inside the package. It might say to scan the code to find out who sent the package or to process a return. But scanning could take you to a phishing website designed to steal information like your credit card numbers, usernames or passwords.

If you get a package you didn't order:

- **Change passwords** on your online shopping accounts in case they were compromised. If the package came from Amazon or another online marketplace, message the platform so they can investigate removing the seller.
- **Check your credit** weekly for free at annualcreditreport.com. Monitor the information in your credit report and look for signs of identity theft.
- **Know that the law says you don't need to return things you didn't order.** And you don't have to pay for them, either. But be cautious about using the product, After all, you don't know who sent it.

(Source: FTC "That unexpected package you got could be a brushing scam" by BCP Staff August 20, 2026)





Scammy Double Whammy

They're the worst of the worst: Scams targeting people who have already lost money to a scam! If you or someone you know paid a scammer, here's what to know to avoid scammers who pretend to be helpers.

Scammers buy lists of people who've already been scammed, hoping it will happen again. The bad guys contact you, saying they'll help get your money back or recover the merchandise or prize you never got. To sound trustworthy, they might say they're with a government agency, a consumer advocacy group or a law firm — but it's all a lie.

They'll then tell you to pay a "retainer fee," "processing fee" or "administrative charge," or share your financial information so they can (supposedly) deposit the refund. But if you pay, they'll steal your money ... and if you share your information, they might even steal your identity.

To avoid these scams:

- ◆ Don't trust someone who contacts you claiming they can recover your lost money for a fee. You'll lose more money.
- ◆ Never pay upfront for a refund or for help getting one. Neither government agencies nor legitimate organizations will ever ask for money or financial information in exchange for help getting a refund.
- ◆ Always research anyone who contacts you about a refund. Search online for their name plus words like "complaint," "scam" or "review." Look up the contact info for government agencies on your own, if you want to confirm they contacted you. Don't use any number they give you.

(Source: FTC "Have you lost money to a scam? Watch for scammers who say they can help" by BCP Staff August 3, 2026)

Orange Drops

1 c butter

2 c sugar

2 oranges (juice & rind, except as reserved for icing as noted below)

2 eggs

4 1/2 c flour

1 t baking soda

1/2 t salt

1 c sour milk (or mix 1 T vinegar in regular milk)

Icing: 4 c powdered sugar, 1/2 c butter, 4 T orange juice and 2 t orange rind

Cream butter and sugar. Add remaining ingredients. Drop onto parchment paper. Bake at 375 for about 10 minutes. Let cool and enjoy plain or with icing. Makes about 7 dozen.

"If you see someone without a smile today, give 'em yours."

Dolly Parton

