

Spring 2026



Westmoreland  
Federal Savings

WOW  
Words of Wisdom

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

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## Expect the Unexpected

Your phone rings and what the caller says next propels you into a panic. They claim there's fraud on your credit card, someone hacked your bank account, you owe a tax debt or your benefits will end today. Your heart is pounding, and your mind is racing. They sense this — and they calmly reassure you that they can help. Should you trust them? No!

The caller might know things about you — like your full name and address — or your accounts. But that doesn't mean they're trustworthy. Scammers buy and steal this information to make their lies seem believable.

So, what should you do if you get a call like this?

1. **Get some basic details, then hang up.** What company or bank are they calling from? What's the problem? Then, hang up.
2. **Verify the story by contacting the company or bank yourself.** Do you have an account with the company or bank the caller says they represent? Contact the company directly to find out if there's a problem.
  - **Do** call the phone number on a recent statement or the back of your card.
  - **Do** use the official app or website to reach out to the company or bank.
  - **Do not** call a phone number provided by the caller or let them transfer you to someone. **Do not** rely on top search results to find a company's contact information. (Scammers often buy paid search ads so their fake numbers appear at the top of the listings.)
3. **Always talk to a trusted friend or family member.** No legitimate company will tell you to keep the call a secret.

And no matter who says they're calling, never share your personal or account information over the phone, don't grant anyone remote access to your phone or computer and keep account verification codes to yourself.

*(Source: FTC "How to handle unexpected calls that claim your money is at risk" by BCP Staff January 30, 2026)*

Please note that  
Westmoreland  
Federal Savings  
will be closed on  
May 25th in  
observance of  
Memorial Day and  
on June 19th for  
Juneteenth.





## Loan Text Scam

You get a text message, supposedly following up on a \$10,000 loan application. Only, you don't recall applying for a loan. Is this an amazing opportunity or a scam?

Scammers use unexpected text messages to catch you off guard. Maybe the text says you're preapproved for a large loan amount. (Not true!) Or the company says it just needs your Social Security or bank account number to finish the "application." (Also not true!)

Bad guys hope that, if it seems like the process is already in motion, you'll reply now and think later. They might even say something like "This is the last step" or "Just reply YES to confirm you still want the loan." But none of that's true.

If you respond, you might end up giving a fraudster exactly what they want — your personal information, which could lead to much worse.

So, if you get a text about a loan you didn't apply for, here's how to handle it:

- ◆ **Don't reply or click links.** It could lead to a scam. Delete the text using your phone's "report junk" option.
- ◆ **Talk to someone you trust.** Taking some time to talk about it with family or a trusted friend could help you spot and most importantly, avoid the scam.

*(Source: FTC "Can you spot a fake loan text scam?" by BCP Staff January 20, 2026)*

## Corn Casserole

**1 (15 oz.) can whole kernel corn**

**1 (14.75 oz.) can creamed corn**

**8.5 oz. corn muffin mix**

**1/2 c butter, softened**

**8 oz. sour cream**

Combine all ingredients. Pour into a 9 x 13 inch baking pan. Bake uncovered at 350° for 35 — 40 minutes. Enjoy!

