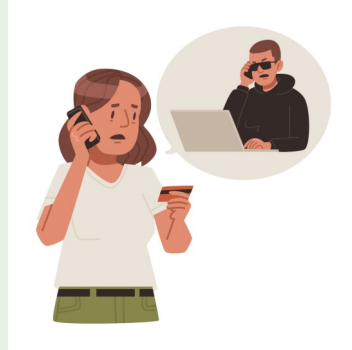


Summer 2025

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

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Agents of Disguise

Please note that Westmoreland Federal Savings will be closed on July 4th in observance of Independence Day and on September 1st for Labor Day.

Enjoy your summer!

Scammers impersonating the government — including the Federal Trade Commission (FTC) — is nothing new. But here’s a recent twist: Bad guys are now calling themselves “FTC agents” and supplying fake badge numbers and ID cards to try to convince you they are who they say they are. But they’re not. The FTC doesn’t have “agents.” So how do you avoid scams like this?

These scams often start with someone reaching out about a supposed urgent problem. Maybe it’s a computer pop-up saying you have a virus and to call tech support. Or a caller claiming to be Amazon or your bank insisting there’s something wrong with your account. They might even say your identity’s been stolen or that your money is in danger.

What happens next? They transfer you to a (fake) “FTC agent” to supposedly help resolve the issue. That person may share “proof” they’re from the FTC, like a picture of a (fake) ID with a (fake) badge number. Their goal?

To convince you to transfer money out of your account and give it to them. So how do you steer clear of FTC impersonators?

- Never transfer or send money to anyone, no matter who they say they are, in response to an unexpected call or message — even if they claim you’re just moving your money to protect it. The FTC will never ask you to move money or connect you with someone who tells you to move money.
- If you’re worried there’s a problem with your account or identity, stop and check it out. Call your real bank or investment advisor. Use the number you know or find on your statement. Never use the number the caller gave you, which will take you to their scammy friend.



Phishing Protection

Do you feel like you're getting more emails from strangers than messages from people you actually know? These unexpected messages are often phishing scams trying to steal your money and personal information. FTC data shows that email was the top method scammers used to contact people in 2024. So, here's what to know.

Scammers send emails or texts pretending to be companies you know and trust — like a bank or utility company. Their goal is to get you to click links or open attachments. They might say there's an overdue invoice or you need to confirm your credit card or bank account number to fix a problem. These are simply scams.

Not only is the fraudster trying to steal your money, but if you give them information like your Social Security number or date of birth, they could also try to steal even more — your identity. To help protect yourself from phishing scams:

- ◆ **Don't click links or download attachments in unexpected messages.** If you think the message could be legitimate, contact the company using a phone number, email or website you know is real.
- ◆ **Use filters.** Popular email providers have strong spam filters turned on by default. But if any spam gets into your inbox, mark it as spam or junk.
- ◆ **Protect your accounts by using two-factor authentication.** Requiring two or more credentials to log in makes it harder for scammers to get into your account, even if they get your username and password.

(Source: FTC "Protect yourself from phishing scams" by BCP Staff June 4, 2025)

Reuben Casserole

- 4-6 slices of rye bread, buttered
- 2 c shredded Swiss cheese
- 1 lb. thinly-sliced corned beef
- 1 c Thousand Island dressing
- 1 (14 oz.) can sauerkraut, rinsed and drained

Combine sauerkraut and dressing. Put in 13x9 pan, top with corned beef and cheese. Place rye bread, buttered side up, on top. Bake uncovered at 375 degrees for 25 — 30 minutes.



A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken.

James Dent