The eNewsletter for the members of WSSC Federal Credit Union

REFLECTIONS

Join Us - Annual Membership Meeting

Please join us for our **Annual Membership Meeting on Tuesday, April 22, 2025 at 12 pm**. The meeting will be held at the WSSC RGH Building, located at 14501 Sweitzer Lane, Laurel, MD 20707.

We are excited for our members to learn more about our plans for the new year, as well as meet our volunteers, leadership, and members of our credit union staff.

Light refreshments and door prizes will also be provided.

RSVP TODAY

Don't Settle for Less. Experience the Best!

With **NO ANNUAL FEE**, no foreign transaction fees, generous rewards, advanced security features, and low rates, just to name a few benefits, our WSSC Federal Credit Union Visa® Platinum Credit Card was crafted with our members' financial freedom in mind.

Simply one of the best cards around to help you consolidate that high-interest credit card balance from the holiday season, it's equipped with **NO BALANCE TRANSFER FEES** and a great introductory rate of **4.49% APR*** for the first twelve months to help you pay it off faster.

Better Rewards

- Rewards for every purchase and earn double the points for dining out
- Earn 5,000 bonus points with our introductory bonus offer**
- Redeem points for cash, credits, travel, top retailers, or charitable donations

Better Features

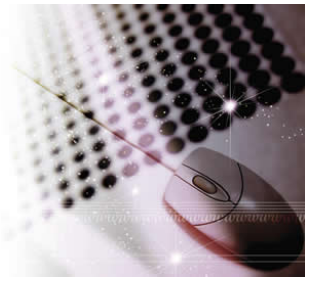
- Control your card on the go with the wallō app
- Receive Visa's $0 liability protection

- Contactless card technology
- Low minimum payments
- Flat maximum $10 late fee

If you're looking for a straightforward, no gimmick, benefit-rich card designed just for you, don't settle for less. Apply for the best, today.

Learn More About WSSC FCU Credit Cards

*APR=Annual Percentage Rate. Balance transfer offer available to new and existing WSSC FCU cardholders on the Visa® Platinum Credit Card. Offer valid through June 30, 2025, with promotional rate on transferred balances good for 12-months. Maximum rate of 18% APR after the introductory period. Restrictions may apply. All loans subject to approval. Your individual rate based on creditworthiness and other qualifying factors, and may differ from rates quoted above. Balance Transfer cannot be used to pay off another WSSC FCU loan or credit card. Membership eligibility required. Contact the Credit Union for full details.
**Must purchase $1,500 or more within 90 days of card opening to receive bonus points.



Tax & Toll Fraud Scams on the Rise: What You Need to Know to Stay Safe

Scammers never rest—and lately, they're zeroing in on unsuspecting people with clever new twists on tax-related and toll violation fraud. With these scams becoming more common, it's important to stay informed so you can protect yourself and your loved ones.

Here's what you need to know.

What Do These Scams Look Like?
Tax Scams
Around tax season, criminals pose as the IRS or state tax authorities, demanding immediate payment of owed taxes or threatening arrest. Some common tactics include:

- Phone calls or voicemails claiming you owe back taxes.
- Emails or text messages with links to "view your tax return" or "verify your refund."
- Fake notices that appear official, using IRS logos or formatting.

Toll Fraud Scams
This scam mimics unpaid toll notices. Victims receive:

- Emails or text messages claiming they owe money for toll violations.
- Links that direct to fake toll websites that steal personal and payment info.
- Messages referencing specific toll authorities (like E-ZPass or local agencies) to appear legitimate.

Red Flags to Watch For
Whether it's tax season or just a regular Tuesday, these warning signs can help you spot a scam:

- Urgent or threatening language: "Pay now or you'll be arrested."
- Unfamiliar sender email or phone number.
- Requests for payment via gift cards, cryptocurrency, or wire transfers.
- Suspicious links: Hover over them before clicking. If they don't lead to a .gov or

the official agency's domain, don't trust them.
- Unusual grammar or typos in messages.

How to Protect Yourself
Being proactive is your best defense. Here's what you can do:
- Never click on links in unsolicited emails or texts related to taxes or tolls.
- Don't give out personal information like Social Security numbers or banking info unless you're sure of the recipient.
- Use official websites only:
  - For IRS information: **www.irs.gov**
  - For tolls: Visit your local or state's Department of Transportation website.
- Enable multifactor authentication for your email and financial accounts.
- Report suspicious messages to your phone carrier or email provider.

If You've Been Targeted or Scammed
Mistakes happen—even to the most cautious among us. If you think you've fallen victim:
1. Don't panic—but act quickly.
2. Report the scam:
   - IRS impersonation: Report to the Treasury Inspector General for Tax Administration
   - Toll scams: Contact your local or state toll agency.
1. Alert your financial institution to flag unauthorized transactions.
2. Monitor your credit report and consider a fraud alert or credit freeze with the three major bureaus (Equifax, Experian, and TransUnion).
3. File a report with the FTC at **www.identitytheft.gov**.

Final Thoughts
Tax and toll scams prey on fear and urgency—but knowledge is your best defense. Stay skeptical, double-check anything that sounds off, and share this info with others to help them stay safe, too.

If something doesn't feel right—it probably isn't. Trust your instincts and verify before you click.

Upgrade Your Space with a WSSC Home Improvement Loan

Thinking about remodeling your kitchen, adding a new deck, or finally tackling that bathroom update? Now's the perfect time to make your house feel more like home—with a little help from WSSC FCU.

Borrow Up to $40,000
With no equity required and no closing costs, our Home Improvement Loan gives you the flexibility you need to start your project *your way*.

Simple. Flexible. Affordable.
Enjoy a competitive 6.25% APR* and a stress-free application process. Whether it's a fresh coat of paint or a full renovation, your dream project is within reach.

Fast Facts:
- Fixed 6.25% APR*
- Up to $40,000

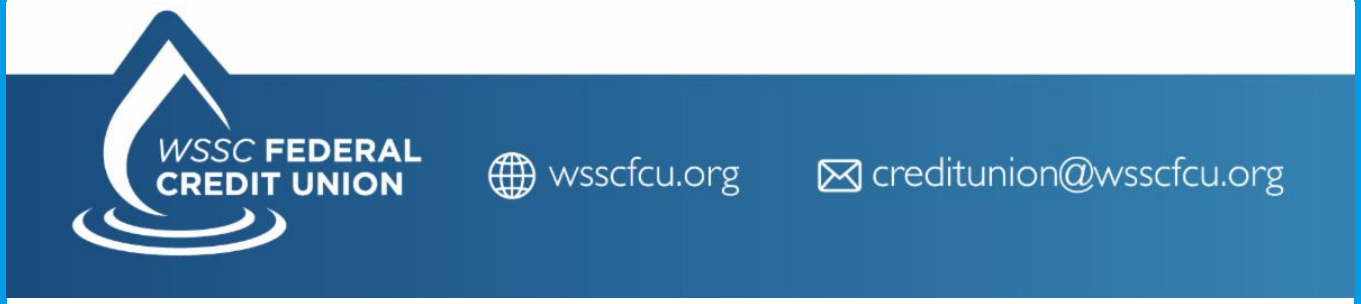
- No closing costs
- No home equity required

Start transforming your space today. Because turning your house into a dream home shouldn't be complicated.

Learn more and apply now

Upcoming Closings

Monday, May 26 - **Memorial Day**
Thursday, June 19 - **Juneteenth**



WSSC FCU | 14501 Sweitzer Lane | Laurel, MD 20707 US

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