

# REFLECTIONS

**DECEMBER 2023**

## **Cyber Security: Strengthening Financial Security in a Digital World with WSSC FCU!**

In today's digital age, protecting your financial information is paramount. At WSSC FCU, your security is our priority, and we're dedicated to ensuring your online safety. Here are crucial tips to safeguard your financial data:



**Strong Passwords:** Use unique, complex passwords for each account. Incorporate a mix of upper and lower case letters, numbers, and symbols.

**Two-Factor Authentication (2FA):** Enable 2FA wherever possible. It provides an extra layer of security by requiring a second verification step, such as a code sent to your phone.

**Update Software Regularly:** Keep your devices and software up to date with the latest security patches and updates. Outdated software can be vulnerable to cyber threats.

**Beware of Phishing:** Be cautious of suspicious emails, texts, or calls asking for personal information. Avoid clicking on links or sharing sensitive data unless verified.

**Secure Wi-Fi Networks:** Use secure, password-protected Wi-Fi networks, especially when handling financial transactions or accessing sensitive data.

**Monitor Your Accounts:** Regularly review your bank statements and credit reports. Report any unusual activity immediately.

Remember, WSSC FCU will never ask for sensitive information like passwords or PINs via email or phone. If you suspect any fraudulent activity, contact us immediately.

But wait, there's more to ensuring your financial safety! Opt for contactless cards, mobile wallets with encryption and temporary card numbers, and alerts (SMS, push notifications, emails) to monitor activities. Use card controls for geo-location settings, transaction limits, and types, and when traveling, notify card issuers to prevent inconvenience.

By implementing these cybersecurity practices, you play a crucial role in protecting your financial information and contributing to a safer online environment.

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## **Shop Smart, Shop Secure: Your Credit Card's Purchase Protection**

Did you know your WSSC FCU Visa® Platinum credit

card offers more than just convenient payments? Dive into the added security and protection for your purchases.

- **Purchase Security/Extended Protection:** Protect your eligible purchases against damage or theft for an extended period beyond the store's warranty.
- **Return Protection:** Don't stress about unwanted purchases. Your card helps with eligible returns within a specified timeframe.
- **All Risk Price Protection:** Found a lower price after purchase? Enjoy price protection against lower-priced items within a designated period.



Your WSSC FCU Visa® Platinum card isn't just about transactions; it's your shield against unforeseen purchase-related issues, ensuring your shopping experience is secure and stress-free. *Don't already have a WSSC FCU Visa® Platinum card?* [Learn more and apply today!](#)

LOVE THE LIFE YOU Live

with a Debt Consolidation Loan

BORROW UP TO  
**\$25,000 AT 10% APR\***

Borrow \$10,000 for 36 months and pay as little as \$324.10 per month.  
Borrow \$25,000 for 60 months and pay as little as \$533.54 per month.

## Maximize Financial Stability with Debt Consolidation Loans from WSSC FCU!

Debt consolidation might just be the key to your financial freedom! At WSSC FCU, we understand that managing multiple debts can be overwhelming and financially taxing. That's why we offer Debt Consolidation Loans designed to streamline your finances and pave the way toward a more stable financial future.

### What is Debt Consolidation?

Imagine a single loan that streamlines all your financial commitments. Our Debt Consolidation

Loans do just that, combining multiple debts into one manageable payment. With fixed rates, you can escape the maze of varying interest charges and set a structured repayment plan.

### Why Choose a Debt Consolidation Loan from WSSC FCU?

Here's how our loans stand out:

- **Fixed Rates:** Escape the uncertainty of credit card rates with our fixed-rate consolidation loans.
- **Predictable Payments:** Our structured repayment plans ensure a consistent monthly payment, making budgeting simpler.
- **Financial Benefits:** Lower interest rates compared to high-interest debts can save you a substantial amount over time.
- **Improved Credit:** Timely repayments on a consolidated loan exhibit responsible credit management, potentially boosting your credit score.
- **Tailored Repayment Plans:** Customized plans align with your budget and financial objectives.
- **Peace of Mind:** Say goodbye to juggling multiple creditors and due dates, gaining control and peace of mind over your finances.

### How to Use a Debt Consolidation Loan Effectively

When considering a debt consolidation loan, here are some smart strategies:

- **Assess Your Debt:** Identify all outstanding debts, their interest rates, and payment schedules.
- **Evaluate Loan Terms:** Understand the terms and conditions of the consolidation loan, including interest rates, fees, and repayment periods.
- **Create a Budget:** Develop a budget that includes the new consolidated payment to ensure affordability.
- **Commit to Responsible Spending:** After consolidating debts, avoid accumulating new debt to fully benefit from the consolidation.

At WSSC FCU, We're Here to Help

Our team is dedicated to helping you achieve financial stability. Reach out to us to explore how a Debt Consolidation Loan can transform your financial situation. Let us guide you toward a more manageable and stress-free financial future. *Ready to get started?* [Apply now!](#)

\*APR = Annual Percentage Rate. Minimum credit score for promotional rate is 660. Credit scores <660 may qualify under their signature loan rate. Loans currently financed with WSSC FCU are not eligible for this offer. Rate subject to change at any time without notice. Debt consolidation loans are not eligible for discounts. Funds disbursed from debt consolidation loans must be payable to the creditor(s) being paid. Membership eligibility required. Please contact the credit union for additional information. Federally insured by NCUA.



## Upcoming Holiday Hours

- **Sunday, December 24 & Monday, December 25 - CLOSED**
- **Sunday, December 31 - OPEN (Reid Temple)**
- **Monday, January 1 - CLOSED**

Remember, our most convenient branch ever is right at your fingertips! Online/mobile banking allows you to deposit checks, view account balances, transfer funds, pay bills, and more.

**Wishing you a very happy holiday season and a prosperous new year! We are thankful for your membership and look forward to continuing to serve you.**



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