

REFLECTIONS

Earn Rewards Your Way with the MyChoice Credit Card!

Have you heard the news about our new MyChoice Credit Card Rewards Program? It's the perfect way to make each of your transactions more rewarding. Whether you're grabbing a meal, booking a trip, or shopping, our program ensures that every dollar you spend works harder for you.



Already enjoying your MyChoice Card?

Fantastic! You're automatically part of our rewards program. Every swipe earns you points: one point per dollar spent, and 1.5 points per dollar of spending that exceeds \$1,500 per statement cycle. Don't forget—dining out earns you double points!

Don't have a WSSC FCU card yet? *What are you waiting for!?* Apply for the WSSC FCU MyChoice Credit Card today and start reaping the benefits right away. As an added incentive, new cardholders can earn 5,000 bonus points by spending \$1,500 in the first 90 days of account opening.

Flexible Redemption Options

With MyChoice Rewards, how you use your points is completely up to you. Redeem for cash, statement credits, merchandise from leading retailers, contributions to charities, or travel expenses. Your points, your choice!

Are You Taking Advantage of These Benefits?

If you haven't applied yet, now is the time to start earning points with every purchase. Visit our website to apply online. If you're already a cardholder, keep using your card to maximize your rewards

Secure Your Credit This Summer with SavvyMoney

Planning summer adventures? Ensure your financial health is also on vacation mode with SavvyMoney, offered free to all WSSC FCU members. This service allows you to monitor your credit score daily without impacting it, giving you peace of mind whether you're traveling or enjoying a staycation.

Real-Time Alerts for Constant Security

Enroll in SavvyMoney for immediate access to your credit score and real-time monitoring alerts. These alerts keep you informed of any significant changes or suspicious activities, allowing you to stay vigilant and proactive about your financial security, no matter your location.



Tools to Empower Your Financial Journey

SavvyMoney provides more than alerts:

- **Credit Education:** Understand factors affecting your credit and how to improve it.
- **Credit Score Simulator:** See potential impacts of various financial decisions.
- **Personalized Insights:** Receive tailored advice to optimize your credit health.

Why Keep an Eye on Your Credit?

Monitoring your credit is essential for detecting fraud quickly, understanding your financial standing, and making informed decisions that align with your financial goals.

Get Started Now

Sign up for SavvyMoney through online/mobile banking and enjoy a secure financial season. It's easy, fast, and lets you focus on enjoying your summer, knowing your credit is looked after.

Celebrating 60 Years: Recap of WSSC FCU's Annual Meeting

In April, members of WSSC Federal Credit Union came together at our Laurel, Maryland headquarters for a very special Annual Meeting—celebrating our 60th anniversary. This milestone event was a wonderful opportunity for both new and long-standing members to reflect on our shared history and collaborate on our future.



Key Highlights

- **Board of Directors Elections:** We welcomed Roman Abate, Delia L. Beckman, Carla Cash, and David Wimbush as re-elected members of our Board of Directors. Their expertise is invaluable as we embark on the next chapter of our journey.
- Our 2023 Annual Report which was presented at the meeting summarizing last year's achievements, is available **on our website** for all members to view.

Thank you to everyone who joined us in celebrating this significant anniversary. Your participation and dedication are what make WSSC FCU thrive. We look forward to forging ahead with the support and engagement of our wonderful community.



Enhance Your Home This Summer with WSSC FCU's Home Improvement Loan!

Ready to upgrade your home this summer?

WSSC Federal Credit Union offers a Home Improvement Loan that stands out for its flexibility and ease of use—no property lien required and a super-fast application process.



Key Features of Our Home Improvement Loan:

- **No Property Lien Required:** Finance your home improvements without using your home as collateral, giving you flexibility without the risk.
- **Competitive Terms:** Enjoy low, fixed rates starting at 6.25% APR, borrow up to \$40,000, and choose repayment terms up to 10 years.
- **No Payments for 90 Days:** Start your projects now with no immediate repayment worries, giving you room to plan financially.
- **Quick Application and Fast Funding:** Apply online easily and receive funds quickly to get started right away.
- **Free Home Deductible Reimbursement Coverage:** Added financial protection for your home.

Get Started

Check out the [Home Improvement Loan page](#) on our website for more details and to apply. With minimal requirements—a minimum credit score of 660 and membership eligibility—you can quickly fund your home improvements this season.

Transform your space this summer with the financial support of WSSC FCU's Home Improvement Loan—safe, simple, and smart.

Stay Safe: Protecting Yourself from Scams and Fraud

In today's digital world, the rise of sophisticated scams and fraud makes it essential to stay vigilant. At WSSC Federal Credit Union, we're here to help you safeguard your personal information and financial assets. Here's a quick guide on prevalent scams and easy steps to protect yourself.

Common Scams to Watch For

- **Phishing Emails and Texts:** Scammers use fake emails or texts pretending to be from legitimate sources to steal your information.
- **Fake Social Media Profiles:** Fraudsters mimic real accounts to get personal or financial details.
- **Investment Scams:** Be cautious of offers promising high returns with low risk.
- **Imposter Scams:** Scammers pose as trusted figures like government officials or family members to trick you into sending money or information.



How to Protect Yourself

- **Verify Sources:** Always confirm the authenticity of requests. Don't click on unknown links; visit official websites by entering the URL manually.
- **Enhance Security Settings:** Use strong passwords and enable two-factor authentication.
- **Be Wary of Unsolicited Requests:** Pause and scrutinize unexpected requests for information or money.
- **Monitor Your Accounts:** Regularly check for unauthorized transactions with online or mobile banking and set up alerts.
- **Report Suspicious Activity:** Notify the credit union and the FTC if you suspect fraud right away.

Being informed and cautious is your best defense against fraud. WSSC FCU is committed to your security and offers additional resources at our security center on our website. Stay safe and proactive in protecting your information!

Upcoming Closings

Thursday, July 4th - **Independence Day**

Monday, September 2nd - **Labor Day**



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CREDIT UNION



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