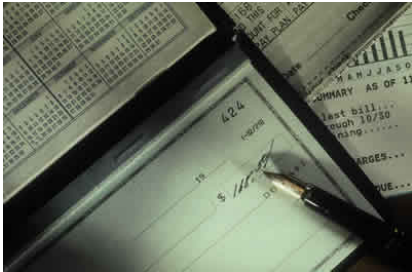


# REFLECTIONS

Summer is heating up, and so are the ways we're here to keep you informed, empowered, and protected. In this issue, we're sharing important updates to help you make the most of your money and stay safe from rising fraud trends.

Please note: Our branches will be closed on July 4 (Independence Day). Remember, online and mobile banking are always available for your convenience.

Let's kick off the summer with confidence—read on for all the details!



## Member Alert: Watch Out for "White Washing" Check Scams

In today's world of evolving financial fraud, criminals are finding more sophisticated ways to steal from everyday people. One scam on the rise is the white washing check scam—a dangerous form of fraud that can cost you hundreds or even thousands of dollars. WSSC FCU is here to help you stay informed and protected.

### What is "White Washing" in Check Fraud?

"White washing" refers to a technique where fraudsters steal a check, usually from a mailbox or post office box, and erase the ink used to write the original details. By using chemicals like acetone or bleach, they remove the payee name and amount while leaving the paper intact. Then, they rewrite the check with a new payee (usually themselves or a fake name) and a much larger amount.

This type of fraud is hard to detect once the check is altered and can lead to unauthorized withdrawals from your account.

### How to Spot the Warning Signs

Here are some red flags to look out for that may signal your check has been compromised:

- Unfamiliar withdrawals or check clearances from your account.
- A check you mailed never reaches the intended recipient.
- Duplicate check numbers showing up in your transaction history.
- You receive alerts or overdraft notifications related to checks you didn't authorize.

### How You Can Protect Yourself

Take these proactive steps to prevent becoming a victim of white washing check scams:

### 1. Use Secure Mailing Options

- Drop checks in secure mailboxes, ideally inside the post office, rather than in outdoor boxes.
- Avoid mailing checks overnight or on weekends when collection is delayed.

### 2. Use Permanent, Non-Erasable Ink

- Write checks with gel or permanent ink pens (black or blue)—these are more resistant to chemical washing.

### 3. Monitor Your Account Frequently

- Check your WSSC FCU account regularly via online or mobile banking for any unusual transactions.

### 4. Opt for Digital Payments When Possible

- Services like bill pay through WSSC FCU, ACH transfers, or person-to-person (P2P) payments are safer alternatives to physical checks.

### 5. Report Suspicious Activity Immediately

- If you suspect a check has been stolen or altered, contact WSSC FCU at once. We can place holds, close compromised accounts, and assist in filing a fraud report.

### What to Do If You've Been Scammed

If you believe you've fallen victim to a white washing scam:

- Notify WSSC FCU immediately.
- File a police report for stolen mail or fraud.
- Report stolen mail to the U.S. Postal Inspection Service at [www.uspis.gov](http://www.uspis.gov).
- Consider placing a fraud alert or credit freeze with major credit bureaus if other personal information was compromised.

### Avoid Negotiating a White Washed Check

- Avoid accepting and negotiating checks on someone else's behalf.
- Beware of partaking in check scams where someone asks you to deposit a check and send them some or all of the funds from your account.

### Need Help or Have Questions?

Your security is our priority. If you have any questions or concerns about check fraud or your account, please don't hesitate to reach out. Together, we can keep your finances safe.

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## Rewind + Refinance: Drive Down Your Auto Loan Rate



Is your current car loan costing you more than it should? Now's the perfect time to refinance with WSSC FCU and take advantage of used auto loan rates as low as 5.74% APR!\*

By refinancing with us, you could:

- Lower your interest rate and save money
- Reduce your monthly payment and free up your budget
- Pay off your loan faster with a shorter term

Refinancing is quick and easy, and your wallet will thank you.



## Smart Summer Travel: 7 Ways to Save (and Still Have Fun!)

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel - and your wallet - check out these tips that can help you have fun in the sun without breaking the

bank.

### 1. Set a Realistic Budget.

Before you hit the open road (or sky...or seas...) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

### 2. Travel Off-Peak.

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

### 3. Explore Alternative Accommodations.

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are often still an option), house-swapping or even house or pet-sitting for friends if your dates are flexible.

### 4. Be Flexible with Your Destination.

Explore different destinations based on affordability. Lesser-known or up-and-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations—by being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

### 5. Embrace Free and Low-Cost Activities.

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails and engage with locals to discover hidden gems and receive insider tips on affordable attractions and events.

### 6. Plan Your Meals Wisely.

Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some of your meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. When dining out, street food vendors often offer tasty options without restaurant price tags.

### 7. Use Travel Rewards and Discounts.

Have an airline or hotel account? Leverage those travel rewards programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and

attractions—it literally pays to comparison shop.

The reward of travel lies in the experiences, connections, and memories you create, and these don't have to come with a hefty price tag.

*This article is shared by our partners at **GreenPath Financial Wellness**, a trusted national non-profit.*

[Explore GreenPath](#)

## SIM Swapping

SIM swapping, also known as SIM hijacking, occurs when a fraudster transfers a victim's phone number to a new SIM card. Using personal information gathered through phishing or social media, the fraudster impersonates the victim and convinces the mobile provider to make the switch.



Once in control, the attacker can intercept messages and calls, including security codes, allowing access to online accounts, password resets, and financial information.

### Signs of SIM Swapping

Even if you're sure you never shared your personal information, you could still be the victim of a SIM swap scam if you experience:

- Inability to place calls, send texts, or access certain accounts
- Alerts about changed login credentials for banking, email, or social media
- Loss of signal or phones stuck in "roaming" mode
- Unexpected PIN messages from your mobile carrier

### What Is At Risk?

- **Financial Access**
  - Online banking and investment accounts
  - Payment apps linked to the device
- **Digital Identity & Online Assets**
  - Social media accounts
  - Domain names and digital handles
- **Device Access & Stored Data**
  - Apps and locally stored information
  - Contacts
  - Security codes and messages
- **Personal Information**
  - Name, address, date of birth, and other PII

### Mitigating SIM Swapping Account Takeovers

- **Strengthen Authentication**
  - **Avoid SMS-based 2FA: Opt for more secure methods, where available:**
    - Authenticator apps (e.g., Google Authenticator, Authy)
    - Biometric authentication (fingerprint or facial recognition)
    - Hardware security keys
  - **Risk-based authentication:** If provided to you as an end user, use tools that monitor behavior and trigger extra verification when activity seems suspicious.

- **Enable SIM lock features from major carriers:**
  - Sprint/T-Mobile
  - Verizon
  - US Cellular
  - AT&T
- **Adopt strong security habits:**
  - Use unique, complex passwords
  - Enable MFA on all accounts
  - Stay alert for phishing attempts
- **Freeze your credit reports:** Place a freeze to prevent fraudulent loans or new accounts.

*This article is shared by our partners at [AlliedSolutions](#), a trusted national security and compliance partner.*

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Thank you for staying connected with WSSC FCU! We're committed to helping you make the most of your money this summer—whether it's through smarter spending, lower loan rates, or staying protected from fraud.

Wishing you a safe, sunny, and financially savvy summer!  
— Your WSSC FCU Team

### Upcoming Closings

Friday, July 4 - Independence Day



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CREDIT UNION



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