

The eNewsletter for the members of WSSC Federal Credit Union

# REFLECTIONS

As we head into the summer season, we've got some exciting updates to help you stay informed and empowered. In this month's newsletter, you'll find details about our upcoming free webinar on financial uncertainty, a spotlight on the many advantages of our Visa® Platinum Credit Card, and how you can protect your home.

## Free Webinar June 11 at 1 pm: Emotionally Healthy Spending

Join us for a webinar will go through the basics of emotionally healthy spending. Whether it's learning to set boundaries with loved ones around money, getting a handle on impulse spending, or stressing less around money, you are not alone! Join GreenPath to discuss strategies to reduce stress around money and improve financial wellness.



### What You Will Learn:

Strategies to reduce financial stress

Tips for navigating difficult conversations around money

Ways to improve your relationship with money

### Presented by:

GreenPath Partner Experience Bilingual Specialist Jessica Jennings

GreenPath Bilingual Client Success Manager Tiffany Potts

**Save Your  
Spot**

## The Smarter Way to Swipe: 3 Reasons to Switch to the WSSC FCU Credit Card

Looking for a credit card that actually works for you—not against you? The WSSC FCU Visa® Platinum Credit Card is built to reward your everyday spending while keeping costs low and savings high.

Here are the top three reasons to make the switch today:



### 1. Introductory Rate That Beats the Rest

New cardholders enjoy an ultra-low 4.49% APR\* for 12 months, giving you breathing room to pay down balances or finance new purchases affordably. After that, qualified members can access rates as low as 13.40% APR—far below most national averages.

### 2. Rewards That Add Up Fast

Earn 1 point for every dollar you spend, with double points on dining—whether it's a quick bite or a night out. Plus, get a 5,000-point bonus just for spending \$1,500 in your first 90 days. That's more value for the purchases you already make.

### 3. Zero Hidden Fees. All the Perks.

Say goodbye to the fees that come with typical credit cards. With WSSC FCU, you'll enjoy no annual fee, no penalty APR, and no foreign transaction fees. You can also transfer high-interest balances to your WSSC FCU card and pay them off at a low, fixed rate for 12 billing cycles.

Apply today and start saving with every swipe. Visit [wsscfcu.org](https://wsscfcu.org) or stop by your nearest branch to learn more and get started.

**Apply  
Today!**

\*APR = Annual Percentage Rate. New card holders may qualify for 4.49% APR for 12 months. After 12 month introductory period rates as low as 13.40% APR are available to members with A-tier credit. Actual rate and terms may vary based on creditworthiness. All loans subject to credit approval. Membership eligibility required. Federally insured by NCUA.

## What is Home Title Theft?

Purchasing a home is a big decision. For most people, it's the biggest purchase they will make in their lifetime. Plus, a home is so much more than an asset. It's where we live, raise our children, entertain friends, and feel the most secure and at peace. It's easy to understand why people would want to protect their homes at all costs. "Home Title Theft" or "Deed Fraud" has received a lot of attention lately and sounds as scary as it actually is.



Let's take a look at what defines Home Title Theft and the prevalence of this crime. We will also discuss the difference between Home Title Theft and Loan Fraud, and how you can help protect yourself against the effects of both, no matter where the fraud occurs.

### Home Title Theft is a Real Thing

Home Title Theft occurs when a fraudster, armed with your personal information,

uses forged documents to apply to the registrar of deeds of the county to have ownership of your property transferred to the fraudster's name. The fraudster then borrows money using the property as collateral and never makes the payments. You may not know that this transaction has occurred until the lender tries to foreclose on the property and finds that you, the "previous owner," are still living there. This situation leads to many questions about what comes next. Do you have to make the payments on the loan to keep your home? Will you be able to sell your home? How can you undo the damage that has been done and get the title back in your name? What if the fraudster has sold the home to another person? How do you defend your rights to the ownership of your home? Before we go any further, let us put your mind at ease.

### **How Often Does Home Title Theft Occur?**

The short answer is that no one knows for sure. The FBI doesn't break out Home Title Theft in their annual crime statistics. Neither does the Federal Trade Commission ("FTC"). In the FTC's annual consumer fraud and identity theft report, the much broader category encompassing Real Estate Loans shows that this category represents less than 1% of the total of all [identity theft incidents reported to the FTC in 2024](#). On the other hand, it appears that [cases of Home Title Theft are on the rise](#) in some regions of the United States.

### **Home Title Theft vs Loan Fraud**

A much more prevalent crime is "Loan Fraud", where the fraudster impersonates you using your personal information. They approach a financial institution and borrow money using your property as collateral. This fraudulent loan will satisfy the criminal's goal of fast cash without going through the process of changing the title.

### **Who are Typical Victims of Home Title Theft and Loan Fraud?**

Criminals will target people who have no mortgage loan on their home; therefore, there is not a second party to prevent the title transfer. The same is true for criminals who commit loan fraud. They want to find victims who have a large amount of equity in their home or victims who own their home free and clear of debt. Unfortunately, the largest proportion of these consumers are the elderly.

### **What Can I Do to Help Protect Myself Against Home Title Theft and Loan Fraud?**

Many counties offer a free service on their property assessor's search page to alert you by email of any changes of title for the properties you own. If there is not an automated function for your county, there is usually a way to search for the registered owner of a property to confirm no changes. Simply type the words "property assessor search" along with the name of your county and your state into your browser's search bar, or go to your county's website.

### **WSSC FCU Has Your Back**

While Home Title Theft can seem like a distant threat, being proactive is your best defense. While WSSC Federal Credit Union does not currently offer a service to monitor home titles, we do offer tools and educational resources to help you monitor and protect your personal information.

From account alerts to secure online banking and fraud prevention guidance, we're committed to safeguarding what matters most - your home, your identity, and your peace of mind.

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Thank you for being a valued member of WSSC Federal Credit Union. We're here to support you with tools, resources, and products that make managing your finances easier and more rewarding. If you have any questions or need assistance, don't hesitate to reach out—we're just a click or call away.

— Your WSSC FCU Team

### Upcoming Closings

Thursday, June 19 - **Juneteenth**  
Friday, July 4 - **Independence Day**



wsscfcu.org



creditunion@wsscfcu.org



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

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