

# REFLECTIONS

As the year winds down, it's the perfect time to check in on your finances, refresh your goals, and get ready for the season ahead. In this month's Reflections, you'll find financial wellness resources, security tips, and year-end reminders to help you stay informed, confident, and prepared.

As a reminder, WSSC Federal Credit Union will be closed on Tuesday, November 11, in observance of Veterans Day, and on Thursday, November 27, and Friday, November 28, for the Thanksgiving holiday. You can still access your accounts anytime through [Online and Mobile Banking](#).

## Free Webinar from GreenPath: Military Financial Wellness

**November 12 at 1 PM ET – Presented by  
GreenPath Financial Wellness**



In honor of Veterans Day, we invite our military members, veterans, and their families to join GreenPath Financial Wellness for a free live webinar focused on financial readiness and long-term stability.

### WHAT YOU WILL LEARN:

- How to financially prepare for military life
- Tips for budgeting on a tight income, managing frequent moves, and navigating rising living expenses
- How to financially transition to civilian life, tackle debt, and make the most of VA benefits like home loans and healthcare.

Whether you're active duty, retired, or part of a military family, this webinar offers tools and insights to help you strengthen your financial confidence.

**Save Your  
Spot**

## Reminder: Verify Your Contact Information for 2026

As we head into the new year, it's important to make sure your **contact information** is up to date. Please take a moment to verify

your **mailing address and cell phone number** on file with WSSC Federal Credit Union.

Keeping your information current ensures you receive important account notices, tax documents, and credit union updates without delay.

You can easily review and update your contact details anytime through [Online or Mobile Banking](#) — it only takes a minute!

Thank you for helping us keep your account secure and your communication seamless.



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## State Update: Maryland Changes Classic Car Inspection Rules

Own a vintage ride in Maryland? Here's an important update. Effective **July 1, 2025**, the Maryland Motor Vehicle Administration (MVA) changed the rules for "historic" or classic vehicle registration. Only vehicles from **model year 1999 or earlier** now qualify for historic tags — replacing the former "20-year-old" rolling rule.



**Why the change?** The MVA says the old rule allowed many cars that didn't meet collector standards to avoid inspections and emissions testing, creating safety concerns. More than 72,000 vehicles may lose historic status under the new criteria.

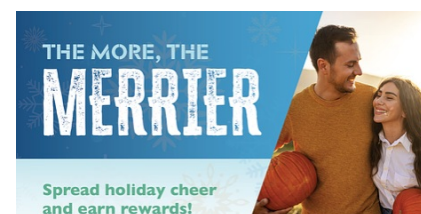
**What it means for you:** If your vehicle is model year 2000 or newer, you may need to switch to standard registration, triggering safety inspections and possible fee changes.

**Tip:** Check your vehicle's year and tag status soon. For full details, review the [MVA's official bulletin](#).

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## The More, The Merrier - Earn \$25 When You Share WSSC FCU!

At WSSC Federal Credit Union, you're more than just a customer: you're part of a cooperative community built around your financial success. And now, you can share that same opportunity with your coworkers and family.



Here's how it works: [when you refer](#) someone to join WSSC FCU and they open a qualifying account, you'll each earn \$25 after their first 90 days. That's right — everyone wins!

- You get \$25.
- They get \$25.
- Our community grows stronger.

You can refer up to 10 people, so don't keep this to yourself — spread the word, share the benefits, and let's grow together.

Now is the perfect time to invite someone you know to experience the credit union

difference. After all, the more, the merrier!

## Start Referring and Earning

### Drive with Confidence - Protect Your Vehicle with a Warranty Loan

Unexpected auto repairs can put a dent in your budget — but with WSSC Federal Credit Union, protecting your vehicle is easier and more affordable than ever.

**Now through December 31, 2025**, take advantage of our **special 4.50% APR\* Auto Warranty Loan** to help you cover the cost of purchasing from the Credit Union, a Route 66 Extended Warranty that keeps you covered from costly repair surprises — whether or not your vehicle is financed with WSSC FCU.

Prefer to pay upfront? You can also purchase your warranty with cash.

Get peace of mind, protect your investment, and drive worry-free this season.

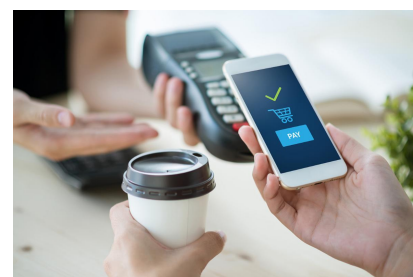
**Get your free quote today** and learn how our warranty options can help you stay on the road — protected and prepared.



## Take Advantage of This Special

### Mobile Wallet Security Best Practices

Mobile wallets make everyday payments quick and convenient — but staying secure is just as important as staying connected. With tools like Apple Pay®, Google Pay™, and Samsung Pay®, your phone becomes a powerful financial tool — and with the right habits, a safe one, too.



#### Here's how to keep your mobile wallet secure:

- **Use strong authentication:** Always set up a passcode, fingerprint, or facial recognition to access your device.
- **Enable multi-factor authentication (MFA):** Add an extra layer of security to your banking and wallet apps.
- **Avoid public Wi-Fi for transactions:** Use a secure, private network when making purchases or checking balances.
- **Turn on location tracking and alerts:** Get notified of unusual transactions or sign-ins.
- **Review transactions regularly:** Check your WSSC FCU account and mobile wallet activity for anything unfamiliar.
- **Remove old cards or accounts:** Delete any expired or unused payment methods to reduce risk.

**Remember:** Mobile wallets use tokenization — meaning your real card number isn't shared during transactions — but your vigilance is still key.

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## Year-End Statement: Vehicle Loan Interest & Tax Tip

As 2025 wraps up, now's the time to review your finances — especially if you have a vehicle loan. Under the new **One Big Beautiful Bill Act**, some borrowers may qualify to **deduct interest paid on eligible vehicle loans** when filing 2025 taxes.



Your **WSSC Federal Credit Union year-end statement** includes the total interest paid on your qualifying vehicle loan. It's the easiest way to find accurate information without sorting through old statements.

Access your year-end statement through Online or Mobile Banking in early January, and save a copy for your records or your tax preparer.

If you're unsure whether your vehicle qualifies for the deduction, check with your tax advisor or visit [IRS.gov](https://www.irs.gov) for more details. For more info on this Bill, visit: [IRS.gov/newsroom](https://www.irs.gov/newsroom)

Stay organized, stay informed — and make tax season a little smoother with WSSC FCU.

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## Warm Steps for Bright Futures

At the WSSC Federal Credit Union Foundation, their mission is clear: to foster financial education, promote environmental sustainability, and uplift our community through meaningful support. This year, they're proud to take another step toward that mission with an initiative that truly warms hearts.

Through their Warm Steps for Bright Futures program, they are providing brand-new winter boots to 1,500 elementary school students who need them most. These boots will ensure children can:

- Walk to school safely even in harsh winter weather
- Stay warm and comfortable throughout the season
- Focus on learning instead of worrying about the cold



Every pair of boots represents more than warmth — it represents dignity, care, and the opportunity for each child to take confident steps toward a brighter future.

Together, we can help strengthen families and lift up our community, one step at a time.

**Donate  
Today**

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We're here to help you finish the year strong — with guidance, tools, and member benefits that make managing your money easier every step of the way. Thank you for being part of the WSSC FCU family, and for trusting us to support your goals today and in the new year ahead.

— Your WSSC FCU Team

## Upcoming Closings

Tuesday, November 11 - **Veterans Day**

Thursday, November 27 & Friday, November 28 - **Thanksgiving Holiday**



wsscfcu.org



creditunion@wsscfcu.org



\*APR = Annual Percentage Rate. The 4.50% APR Auto Warranty Loan special is available for a limited time through December 31, 2025. Loan approval, and terms are based on creditworthiness and WSSC Federal Credit Union lending policies. The Auto Warranty Loan is intended solely for the purchase of a Route 66 Extended Warranty offered through WSSC FCU; other uses are not eligible. Vehicle covered does not need to be financed with WSSC FCU to qualify. Restrictions may apply. Rates and terms are subject to change without notice.

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