

REFLECTIONS

October brings change in the air—and plenty of opportunities to grow, give, and get ahead financially. Whether you're planning for the holidays, supporting the Warm Steps initiative, or taking a break with Skip-a-Payment, WSSC Federal Credit Union is here to help you make this season brighter, more flexible, and full of confidence.

As a reminder, WSSC Federal Credit Union will be closed on Monday, October 13, in observance of Indigenous Peoples' Day. You can still access your accounts anytime through [Online and Mobile Banking](#).

Your Holiday Club Funds Are Ready!

All Holiday Club funds were automatically transferred to your WSSC FCU account on October 1—just in time to start your holiday shopping. Thank you for saving with us and planning ahead for a stress-free season!

Free Webinar from GreenPath: Get Ready for the Holidays with Less Stress and More Savings

The holidays may be “the most wonderful time of the year,” but they can also bring stress—and big expenses. WSSC FCU is here to help!

Join our partners at GreenPath on Wednesday, October 15 at 2:00pm (ET) for a free, live webinar. You'll walk away with practical tools to:

- Create (and stick to) a holiday budget
- Maximize the value of every gift
- Reduce holiday financial stress

Whether you're unsure how much room your budget has for holiday shopping, or you simply want to enjoy the season without the financial worry, this session is for you.



**Save Your
Spot**

Board of Directors Volunteers Needed

Are you passionate about making a difference in your credit union and your community? WSSC Federal Credit Union is seeking dedicated members to serve on our **Board of Directors**.

As a volunteer Board Member, you'll help guide the direction of the credit union, represent fellow members, and ensure we continue to serve with integrity and purpose.

If you're interested in being considered, **please submit your letter of interest by Wednesday, November 26**, to Jeffrey Goff, CEO at jeffrey.goff@wsscfcu.org.

Together, we can continue building a stronger financial future for our members and community.



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

Take a Break When You Need It Most with Skip-a-Payment

Sometimes, even the best budgets need a little flexibility. Whether you're managing unexpected costs, seasonal expenses, or temporary budget constraints, WSSC Federal Credit Union's Skip-A-Payment program can help you breathe easier.

With Skip-A-Payment, eligible members can defer one



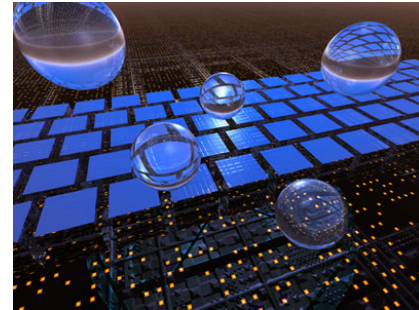
scheduled loan payment without impacting their loan's good standing—giving you the extra room you need to handle life's surprises while staying on track financially.

A little flexibility can make a big difference.

Request Skip-a-Payment

Watch Out for AI-Generated Scams

Fraud is evolving fast — and scammers are using artificial intelligence (AI) to make their tricks look more real than ever. From lifelike emails and fake voices to “deepfake” videos, these schemes are designed to steal your information and money.



Common AI-driven scams include:

- Phishing emails or texts that appear to come from your bank or a trusted retailer.
- Phone calls that sound like a friend, co-worker, or even a family member.
- Fake online ads or social media posts offering deals that are too good to be true.

Watch for red flags:

- Urgent requests to act immediately.
- Messages asking for one-time codes, passwords, or payment info.
- Slightly “off” language or links that don’t match official sites.

To stay safe:

- Never share login details or codes.
- Use strong passwords and enable multi-factor authentication.
- Contact WSSC FCU directly at 240.459.8005 if something feels suspicious.

Technology may be getting smarter, but so can you. Together, we can stay one step ahead and keep your accounts — and your peace of mind — protected.

Thank you for being part of our WSSC FCU family. Your membership makes a difference—in your life and in our community. Here’s to a fall filled with warmth, savings, and connection.

— Your WSSC FCU Team

Upcoming Closings

Monday, October 13 - **Indigenous Peoples' Day**
Tuesday, November 11 - **Veterans Day**



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