

The eNewsletter for the members of WSSC Federal Credit Union

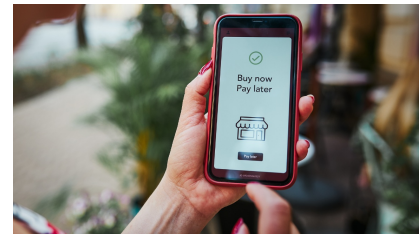
REFLECTIONS

Welcome to your September edition of Reflections!

As the seasons change, so do the ways we can make a difference—together. In this issue, you'll find opportunities to support local students, safeguard your finances from scams, grow as a volunteer leader, and make smarter money moves with helpful resources. At WSSC FCU, we're here to help you and our community thrive.

Let's dive in!

Free Webinar from GreenPath: Pay Later, Plan Smarter: A Guide to Buy Now, Pay Later



At WSSC Federal Credit Union, we're committed to helping you make confident financial decisions year-round. That's why we're excited to share an upcoming free webinar presented by our trusted partners at **GreenPath Financial Wellness**.

Whether you're curious about new financial tools or looking to strengthen your money management skills, this session is packed with practical advice to help you stay on track.

Buy Now, Pay Later (BNPL) and Pay in 4 services are changing how people shop and manage their money. But how do these tools really work—and what should you know before using them?

Join GreenPath's Partner Experience Team for a free, interactive webinar where you'll:

- Learn how to use BNPL responsibly and integrate it into a healthy financial plan
- Discover common pitfalls to avoid so you stay on track with your money goals
- Hear insights from GreenPath counselors on managing tools like BNPL

Date: Wednesday, September 10

Time: 2:00 PM ET

Who Should Attend:

- Current BNPL users or those considering it
- Anyone curious about BNPL's impact on long-term financial health Financial coaches, counselors, or advisors

**Save Your
Spot**



Shape the Future of WSSC FCU: Serve on a Committee

Your Credit Union Needs You

WSSC Federal Credit Union is built on members helping members—and right now, we're looking for volunteers to join two key committees that keep our credit union strong and member-focused.

Supervisory Committee

Think of this group as our “checks and balances.” Volunteers on the Supervisory Committee help safeguard member interests by reviewing audits, monitoring internal controls, and ensuring we meet all regulatory standards.

Nominating Committee

This committee plays an important role in shaping WSSC FCU's leadership. Volunteers identify and recommend candidates for our Board of Directors, helping to ensure our leaders reflect the values and priorities of our membership.

Why Step Up?

- Make a direct impact on your fellow members' financial well-being
- Build leadership and governance skills you can use anywhere
- Gain a behind-the-scenes look at how your credit union operates
- Be part of guiding WSSC FCU's future

No special background is required—just a willingness to serve and learn.

Take the Next Step

Interested in learning more or ready to volunteer? We'd love to hear from you. Contact Jeffrey Goff, CEO at jeffrey.goff@wsscfcu.org to express your interest or ask questions.

Your participation makes all the difference. Together, we keep WSSC FCU strong, transparent, and member-driven.

Spot the Scam: How to Identify a Fraudulent Text Message

Text message scams (also known as *smishing*) are on the rise, and scammers are getting more convincing. At WSSC Federal Credit Union, protecting your personal and financial information is a top priority.



That's why we want to empower you with tips to help you spot a fraudulent message before it does damage.

What Does a Fraud Text Look Like?

Scammers often pretend to be your financial institution, using urgent language to trick you into clicking a link or sharing personal info. These messages may:

- Warn of suspicious activity on your account
- Claim your account is locked or frozen
- Ask you to "verify" information immediately
- Include links that look legitimate but lead to fake sites

Fraud Text Checklist:

Before you respond, ask yourself:

- Does the message ask for sensitive info like your account number or Social Security Number?
- Does it include a suspicious link or unfamiliar phone number?
- Is it creating a sense of urgency or fear to get you to act fast?
- Are there spelling or grammar mistakes?
- Does it come from a generic number (like "5000" or an email address)?

If you answered "yes" to any of these, it's likely a scam.

We'll Never Ask You For...

- Your full account number by text
- Your online banking password
- Your debit card PIN
- Any personal information via a link

If you ever receive a message that seems suspicious, don't click anything. Instead, contact us directly using a trusted method.

When in Doubt, Reach Out

If something doesn't feel right, it probably isn't. Call us at 877.977.2328 or visit wsscfcu.org to verify any communication that claims to be from WSSC FCU.



WSSC FCU Foundation BINGO Fundraiser | September 12

Get ready for a night full of fun, laughter, and community spirit!

The WSSC FCU Foundation invites you to join them for Friday Night Bingo – a virtual event that brings people together while supporting great causes in our community.

How to Join the Fun:

- **Purchase Your Bingo Cards:** Click the link below to purchase your tickets/cards.
- **Join Us on Zoom:** Use the Zoom link to connect and play along with others on Friday night.

**Tickets & Zoom Links
HERE**

Why Participate?

All proceeds go directly toward supporting the Foundation's community workshops,

food distributions, and events designed to strengthen families and empower our neighbors.

For more information, please contact them at (240) 501-0199.

Spread the word! Please share this invite with your friends and family — the more, the merrier!

The Foundation Volunteers can't wait to see you there for a night of prizes, excitement, and community impact.

Is Your Credit Card Really Working for You?



When it comes to credit cards, flashy rewards and sign-up bonuses can be tempting. But before you get swept up in the promise of points, miles, or cash back, it's important to take a closer look at the fine print.

Many big-bank cards boast generous rewards programs, but those perks often come with hidden trade-offs—like high annual fees, higher interest rates, balance transfer costs, and penalties that can quickly outweigh what you've earned.

For example, a card that earns you \$200 in rewards might also charge you \$95 a year just to keep it in your wallet. Add in higher interest charges, and suddenly that “reward” doesn't feel so rewarding.

Here's what to watch for when evaluating your card:

- **Annual fees** – Do the perks really outweigh the yearly cost?
- **APR (Annual Percentage Rate)** – A low interest rate saves far more than most rewards can earn.
- **Balance transfer and foreign transaction fees** – Hidden charges that add up fast.
- **Reward restrictions** – Expiration dates, minimum spend requirements, or blackout dates that make rewards difficult to actually use.

The truth is, a good credit card should work *for you*—not against you. At WSSC FCU, our credit card keeps it simple: an awesome low rate and the everyday convenience you need, without the hidden costs. That means more money stays where it belongs —*in your pocket*.

Ready to see how much you could save by switching?

[Learn More](#)

Thank you for being a valued part of WSSC FCU. Whether you're giving back, learning something new, or simply choosing smarter financial options, your membership makes a lasting impact. Here's to a September filled with confidence, community, and care.

— Your WSSC FCU Team

[Upcoming Closings](#)

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



**WSSC FEDERAL
CREDIT UNION**



wsscfcu.org



creditunion@wsscfcu.org



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

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!