

Congratulations to the 2022 Windthorst Federal Credit Union Scholarship Winners!

The following members were awarded a \$250 Scholarship to continue their education:

- Marisa Frazier
- Lauren Thomas
- Hunter Herndon
- Elissa Bloom

Online Bill Pay: The Hassle-Free Way To Pay Your Bills

It's a rare person who enjoys the monthly chore of answering all of the letters from "Bill." There's finding the checkbook, fishing out a pen from the junk drawer, scouting out stamps. Oh, and there's no return envelope so now you're on the hunt for one. And then there's remembering to put the payments in the mail. But there's an easier way to settle up. Use the credit union's online bill pay service. You can dispatch your obligations with just a few clicks and keystrokes. It's the hassle-free way to pay your bills, and once you've tried it you'll wonder how you ever lived without the convenience. You still may not enjoy responding to "Bill," but using Online Bill Pay will make the job quicker and easier. To find out more, just visit the credit union's website.



Spruce Up Your Home This Summer

Ready to make some home improvements? Want to install a new pool in time for the summer? Look no further than your home to finance your summer plans! With help from the Credit Union, you can tap into your home's equity with a Home Equity Loan.

We're currently offering rates as low as **4.00% APR***, and with a variety of terms to choose from, you'll find just what you need to fit your lifestyle. The application process is quick and easy, so call the Credit Union today!

*APR = Annual Percentage Rate. Rate effective as of date of publication. Subject to change.



Protect Yourself from Phone Scams and Vishing

If you immediately answer your phone whether you recognize who is calling or not, you aren't alone. In today's world, the chances of the person on the other end being a scammer looking to trick you into giving out your personal information, are good. And, even if you think you know who is calling, you may be mistaken. Don't be fooled by what you see on your caller ID since many scammers are able to make it look like a call is coming from a government agency, a well-known company (like Amazon, Google, or Apple), and even your financial institution.

- There are some easy steps you can take to protect yourself from malicious activity:
- Never feel pressured to give information over the phone. Keep your personal information and passcodes private and never give it out during an unsolicited phone call.
- Don't download "troubleshooting" apps, because they'll allow the fraudster to take over your device.
- If you think the call may be from your financial institution, insurance, or credit card company, find their phone number on your statement or card and call that number to verify.
- Educate yourself about common scam practices.

Use call-blocking tools. Some phone providers and many smartphones have tools that will allow you to block calls from undesirable numbers. If you get a scam call, block the number.

How to Minimize Your Risk When Using Cash Transfer Apps

Cash transfer apps such as Venmo and Cash App have become increasingly popular in recent years. Most people have used one of these apps to send or receive money because of the convenience factor.



While cash transfer apps are convenient and easy-to-use, these apps also carry risks. Here's what you need to know about how cash transfer apps work and the limitations they present.

Rules for Safe Cash Transfer App Use:

- Only use a cash transfer app if:
 - You know the person
 - Or, you have physical possession of the promised product and can confirm it is not fake
- Avoid making any transfers via public Wi-Fi
- Double check the recipient's phone number and/or email address when sending money. If you enter the incorrect information, your money will be routed to someone else, and you have no recourse.
- Don't fall for popular scams online:
 - Tickets to sporting events or concerts
 - Puppy selling scams
 - Fraudulent romantic relationships that involve cash transfers
- Adjust your privacy settings to keep your transactions private (fraudsters can learn about you by analyzing your public purchases on Venmo)
- Never use cash transfer apps for business transactions
- Lock your phone and app with a fingerprint ID, a PIN, and/or two-factor authentication whenever possible. No fees to receive or send money (if you're willing to wait a little longer to receive it)

HOLIDAYS

Monday, July 4

Independence Day

Monday, September 5

Labor Day