

WAYCOSE Federal Credit Union

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Serving Members Since 1982
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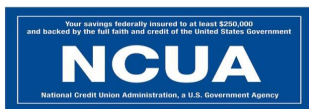
TWO IMPORTANT ANNOUNCEMENTS

At the March meeting of the WAYCOSE FEDERAL CREDIT UNION the Board of Directors voted to approve TWO MAJOR changes in our operations.

1. Beginning on Wednesday - June 1st the credit union will be closed on every Wednesday.
2. The Board decided that the 2022 Summer Pay Program will be it's last year. With investments rates so low the credit union is losing money to mail and service the summer pay accounts.

We are sorry for any inconvenience this may cause but we hope you realize this is the best for the soundness of the credit union. There will be more information at a later date but at the very least this will mean that each of you who use the summer pay program will need to contact the payroll office to have your pay prorated (24 checks) for the 2022-2023 school year and make appropriate arrangements at the credit union to change your payroll deduction.

We thank you for your continued support.



Scholarship Time Attention: Parents of Graduating Students

The Credit Union is again awarding three non-renewable \$500.00 scholarships to children of WAYCOSE Federal Credit Union members. The deadline to turn in an application is April 15, 2022. See your school guidance counselor or call us for an application/information.

WAYCOSE Holiday Schedule

Monday, May 30	Memorial Day
Monday, July 4	Independence Day
Monday, September 5	Labor Day
Friday, November 11	Veterans Day
Thursday, November 24 Friday, November 25	Thanksgiving
Monday, December 26	Christmas
Monday, January 1, 2023	New Years

Annual Meeting

The Annual Meeting for the credit union will be held on Thursday —May 5 at the Vinson Choral Room at 5:30pm. All members are urged to attend.



We have ***GREAT LOAN*** rates!!!

As low as 1.99 % for new auto loans and 3.50% for used auto loans. See us for further details.

Rate available only if applicant is otherwise credit worthy.



Cyber Threats to Your Identity

Be aware of Internet threats that can endanger your personal information and identity.

Phishing

Phishing is when cyber thieves send you emails that try to lure you into providing or confirming personal information. The emails look like they are being sent from legitimate organizations, often ones you know. They ordinarily use threats, warnings, or enticements to create a sense of urgency. You are typically asked to click on a link. If you do, it can lead to a spoof website. The site looks real enough to trick you into entering personal information.

Signs of Phishing Emails

- Request for you to make contact via a provided link
- Spelling and grammar mistakes
- Generic greetings like "Dear User"
- Unsolicited attachments

Spear Phishing

This form of phishing targets individuals or companies. The emails appear to be from an entity you know because spear phishers use information they already have about you to create more personalized, real-looking emails.

Courtesy of C&O Credit Union