

1st Quarter
2024

The Valley News

Holiday Closures

January 15, 2024

Dr. Martin Luther King Jr.'s
Birthday

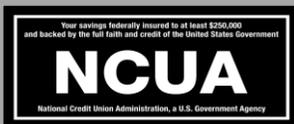


February 19, 2024

Presidents Day



1640 High Street
Williamsport, PA 17701
Phone: (570) 323-9407 or
(800) 326-9539
Fax: (570) 323-2154
www.wbvfcu.org
ROUTING #: 231380133



this issue
avoid scams
prize winners
join the board
annual meeting

Learn How to Spot a Scam

Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So, the name and number you see might not be real. Hang up immediately.



Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it. Hang up immediately.

Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted. These things are NOT TRUE! Hang up immediately.

Scammers tell you to PAY in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money. Remember, anyone calling you and asking you to pay for anything with a gift card is 100% a SCAMMER! Protect yourself and hang up immediately.

NEVER give your personal or financial information to anyone for any request that you didn't expect!!!

Attention Members:

Would you or someone you know like to be a WBVFCU board member?

Any member 18 years of age or older may submit their name in one of the following two ways:

Provide a brief biography stating qualifications to the Nominating Committee *no later than February 16, 2024.*

Applications that are received in this manner will be reviewed by the Nominating Committee.

The nominees will then be submitted to the Secretary of the Board of Directors and placed on the ballot for election.

Each applicant, whether selected or not, will be contacted by the Nominating Committee on or about **February 23, 2024.**

OR

A member may nominate him/herself for placement on the ballot by submitting a petition to the Secretary of the Board of Directors.

The candidate must obtain a minimum of 48 signatures.

Petitions must be received no later than February 16, 2024.

Please send all information to the following address:

WBVFCU
Attention:
Nominating Committee
1640 High Street
Williamsport, PA 17701



Congratulations to our prize winners!

Karen Kinley won our Raffle Cooler

Thomas Holland won the free Thanksgiving Turkey

Betsy Butler won the free Christmas Ham



Thank you all for playing!



Use Direct Deposit!

Do you want a faster refund and freedom from the worry of losing a check?

Have your tax refund deposited directly into your checking or savings account!

Place your WBVFCU account number and the credit union's routing number **231380133** on your tax return.

Save the Date

Annual Meeting

April 6, 2024

Holiday Inn

Williamsport

Must RSVP to attend!

Call (570) 323-9407

ext. 3108



Looking to erase your debt in 2024?

Watch for our Consolidation Loan Special beginning in January!

- ✓ Pay down holiday debt!
- ✓ Pay off credit cards!
- ✓ Reduce your monthly payments!
- ✓ Lower your interest rate!
- ✓ Free up cash!