

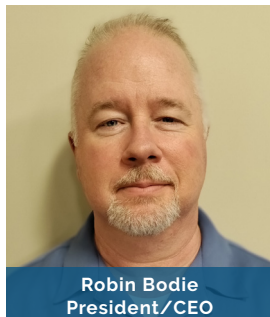
# PWC EMPLOYEES CREDIT UNION

# Dollars & Sense

www.pwcecu.org

pwcecu@pwcecu.org

October 2023



Robin Bodie  
President/CEO

## PRESIDENT/CEO MESSAGE

Greetings!

The holidays are just around the corner to usher in a bustling season of togetherness, shopping, travel, and charitable donations. It's a special time of year for many of us...including fraudsters. Frauds and scams accompany the season as bad actors take advantage of spikes in online activity and transactions, check writing, and the overall spirit of generosity that punctuates the holidays. However, being aware of the

latest scams and fraud attacks can prevent you from becoming a victim this holiday season.

Just one lax moment can cost you, especially at the constant rate and scale new fraud and scam trends emerge. This year's holiday fraud trends include:

### Holiday Malvertising

Malvertising, or malicious advertisements, is a growing issue on the world's most popular search engines, including Bing and Google. Convincing ads for fake agencies, websites, banks, digital wallets, and government entities coax unwary users to click. This results in malware, viruses, commandeered browsers, or stolen credentials.

### Scam e-Commerce Shops

68% of surveyed consumers plan on doing their holiday shopping digitally in 2023. Apart from convenience, a primary attraction is the possibility of snagging hard-to-find, expensive, or out-of-stock products for a great deal. Resembling legitimate brands and websites, scam e-Commerce shops can part victims from their payment and personal information and then never ship the merchandise.

### Check Theft

Most members don't recognize the risk when they write or mail checks. Mailed check theft has become a huge trend for fraudsters as a way to get around electronic tracing. Checks can be easily manipulated by "washing" them of the intended recipient and replaced with a fraudulent name. Other common check fraud schemes involve the sweetheart scam, holiday scams, and unsolicited check schemes.

Remember: If it doesn't look or feel right, it probably isn't. Being aware of these fraud trends can help you protect yourself from holiday fraud threats.

Have a safe holiday season,

Robin

## 2023 HOLIDAY CLOSINGS

### Columbus Day

Monday, October 9th\*

### Veterans' Day

Saturday, November 11th\*

### Thanksgiving Holiday

Thursday, November 23rd\* to  
Saturday, November 25th

### Christmas

Monday, December 25th\*

### New Year's Day, 2024

Monday, January 1st\*

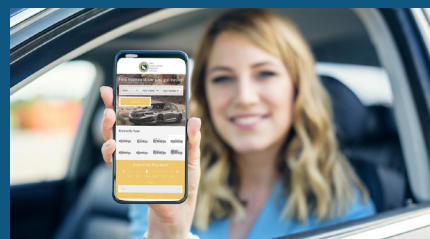
\*Federal Reserve Closed

## LET'S PUT YOU IN THE DRIVER'S SEAT!

We've partnered with local dealerships to provide you with the ultimate car-shopping experience.

- Search for new or used cars
- Compare vehicles by make, model, and price
- Access free CARFAX® reports
- Save time and money with credit union pre-approval

Start your search today by visiting [pwcecu.groovecar.com](http://pwcecu.groovecar.com).



## PWC ECU MISSION STATEMENT

The mission of the PWC Employees Credit Union is to provide the employees and volunteers of any local governmental unit located within the geographic boundaries of Prince William County and their family members with world class financial products and services.

# MAKE THE SEASON BRIGHT!



With the holidays fast approaching, let us help with your gift shopping by offering a special loan rate.

**For a limited time, borrow up to \$2,500 at a low rate of 12% APR over 18 months!\***



Scan the QR code to learn more!

*\*APR=Annual Percentage Rate. Subject to credit approval. Promotional rate valid 11/1/2023 - 1/31/2024. Rates and terms may vary based on creditworthiness and are subject to change at any time. \$2,500 at 12% APR over 18 months = \$154 monthly payment.*

## LOCATIONS

### WOODBIDGE BRANCH

12715 Ridgefield Village Dr. #101  
Woodbridge, VA 22193  
(703) 680-1143

### MANASSAS BRANCH

8959 Center St.  
Manassas, VA 20110  
(703) 369-7333

### ATMs

McCoart Building  
1 County Complex Ct.  
Woodbridge, VA 22192

Harris Pavilion  
9201 Center St.  
Manassas, VA 20110

### ATMs (cont.)

Judicial Center (Lower Level)  
9311 Lee Ave.  
Manassas, VA 20110

Adult Detention Center  
(Magistrate Office)  
9320 Lee Ave.  
Manassas, VA 20110

Edward Kelly Leadership Center,  
14715 Bristow Rd.  
Manassas, VA 20112



## PICK YOUR BENEFITS WITH UCHOOSE REWARDS!

Get ready for some festive fun this holiday season while you shop with your PWC ECU Visa® credit card! Earn uChoose Rewards® points every time you use your card for your holiday shopping.

As you shop for those perfect holiday gifts, you'll be earning points that you can easily redeem for gift cards, travel, or a fantastic catalog of merchandise.

Make your holiday shopping experience even more rewarding with uChoose Rewards®!



Scan the QR code to learn more!

P.A.T. (Phone Anytime Teller): (703) 680-5066  
Report a Lost or Stolen VISA Credit Card: (888) 999-0097  
Report a Lost or Stolen VISA Debit Card: (800) 472-3272

