

Membership Matters

Quarterly Publication from Western Cooperative Credit Union

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Main Branch, Downtown Branch, TrainND, Albertsons, Williston High School, & Law Enforcement Center entrance.
Dickinson:
North Branch Drive-Up, State Ave. Branch Drive-up, & Loaf N' Jug
Beach:
Drive-up
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Verizon Warns of Common Smishing Scams

Source: SOS Daily News:

According to Verizon, one of the leading telecommunications companies, smishing (SMS phishing) is an increasingly prevalent form of cyber-attack targeting mobile phone users. Smishing messages are deceptive text messages that aim to trick individuals into divulging sensitive information or performing harmful actions. Verizon has identified several common types of messages that users should be aware of to protect themselves from falling victim to these scams:

Financial Scams: Financial-themed smishing messages often imitate reputable financial institutions and prompt recipients to click on links or provide personal banking information. These messages may claim that there is an issue with the recipient's account or that unauthorized activity has occurred.

Package Delivery Scams: These smishing messages impersonate popular delivery services, often FedEx and UPS, but also the U.S. Postal Service. The messages notify recipients about a package that supposedly requires additional information or payment. The goal in this scam is to obtain personal or financial information from unsuspecting users.

Prize or Lottery Scams: In these messages, users receive notifications claiming that they have won a prize or a lottery, even though it's unlikely the user even entered a contest. The scammers often ask for personal information, financial account details, or request a fee to claim the supposed winnings.

Charity Scams: Scammers exploit the goodwill of individuals by sending smishing messages pretending to represent charitable organizations. They request donations or personal information, preying on the desire to help during times of crisis or disaster.

According to FBI statistics, Americans lost \$10.3 billion to internet fraud in 2023. Victims reported losses of more than \$52 million in 2022, with phishing scams catching people off guard most often with 300,497 occurrences.

When receiving messages such as these, follow a few guidelines to avoid being hooked:

- Verifying the legitimacy of any requests independently, such as by directly contacting the organization or service provider through their official channels. Don't reply to the message or call the number in it.
- Avoid clicking on links that are unsolicited or unsuspected, or just trigger your sixth sense that something is not quite right.
- Don't give out personal information in response to unsolicited messages, particularly if they involve your finances.
- Take a beat to consider the messages before reacting to it. Phishers want you to just react without thought, so taking a minute can save you a lot of pain.

"Colors of Courage" Quilt Raffle

All proceeds go to WCCU Cancer Crushers
Relay for Life team!



This beautiful quilt, sewn and donated by Judy Schmidt, has many colors, similar to the many colors representing different types of cancer that people battle with every day.

Raffle tickets are \$1/ticket
Drawing will be December 7, 2023
70Wx76L

Visit our
website
wccu.org
for new
Savings
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Certificate of
Deposit
Rates!





If you know any potential Star Students, please visit your nearest WCCU Branch for a brochure, or check out our fillable form on our website: wccu.org!

September 2023
Peyton Steele

Peyton is an 8th grader at Beach High School. He has been on the honor roll and served as president of the 7th grade student council last year. He plays the piano and trombone, is active in golf, football, cross country, and the trap shoot club.



September 2023
Sierra Skor

Sierra is a sophomore at Bainville High School. She is an active member of FFA and the Prairie Partners 4-H Club. Sierra has been a cattle showman at both the Aberdeen Junior National Association and the American Salers Junior National Show.



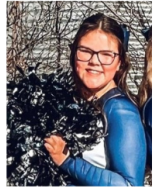
October 2023
Grace Veverka

Grace is a senior at Trinity High School in Dickinson. She has achieved the highest honors academically and is a member of the National Honor Society. She is an assistant chaplain, a Yearbook member, and helps with Drama productions.



October 2023
Isabelle Anderson

Isabelle is a sophomore at Bainville High School. She has been on the Bainville High School honor roll and taking an advanced math class, is involved in BPA, FFA, Agronomy club, Cheer, Floriculture FFA, Pep Band, and Pep Club.



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Upcoming Community Events:



Spring Lake Park Holiday Lights Drive

November 25-December 31- Williston, ND

Thousands of twinkling lights and Christmas tunes on the radio...enjoy the wonder of Christmas! The Annual Spring Lake Park Holiday Lights Drive will start after Thanksgiving and run right up to New Years Eve! For \$5 Cash per car, you can drive through the park, and enjoy photo stations, nightly activities, and crafts for the kids!

10th Annual Trick or Trunk!

October 31- Downtown Dickinson, ND

4pm-6pm

Be a part of Dickinson's most safe, fun, and unique way to trick-or-treat! Kids will walk from participating businesses trunk to trunk to fill their treat bags! There will be games, candy, costumes, and more! Your WCCU team will be there, too!

Santa Claus Day

TBD: Hebron, ND

In December the Hebron Business Club brings Santa Claus Day to Hebron. Santa Claus Day features a Vendor and Craft Show, but the real highlight is the free movie at Mayer Theatre with a special visit from Santa Claus himself. Santa and his helpers have been known to give lots of goodies to the area children.