

Elder Fraud

Each year, millions of elderly Americans fall victim to some type of financial fraud or Confidence scheme, including romance, lottery, and sweepstakes scams-just to name a few.

Criminals will gain their targets' trust and may communicate with them directly online, over the phone, and/or through the mail; or indirectly through the TV and radio. Once successful, scammers often keep a scheme going because of the prospect of significant financial gain.

Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit-all of which make them attractive to scammers.

Additionally, seniors may be less inclined to report fraud because they don't know how, or they may be too ashamed at having been scammed. They might also be concerned that their relatives will lose confidence in their abilities to manage their own financial affairs. And when an elderly victim does report a crime, they may be unable to supply detailed information to investigators

With the elderly population growing and seniors racking up more than \$3 billion in losses annually, elder fraud has remained a growing problem.

Common Elder Fraud Schemes

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- **Tech support scam:** Criminals pose technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- **Grandparent scam:** A type of confidence scam where criminals pose as a relative-usually a child or grandchild-claiming to be in immediate financial need.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/charity/lottery scams:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a fee.
- **Home Repair scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **Tv/radio scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/caregiver scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

IF YOU OR SOMEONE YOU KNOW HAS BEEN A VICTIM OF ELDER FRAUD, HELP IS STANDING BY AT THE NATIONAL ELDER FRAUD HOTLINE - 1-833-372-8311 - MONDAY-FRIDAY, 10:00 A.M. - 6:00 P.M.

Our Credit Union is governed by a Board of Directors. Over the next few newsletters, we would like to introduce them to you and share a little more about them.

Willard D Cromley - Member

I am a retired former educator who resides in South-eastern Pennsylvania. However I enjoy the scenic Susquehanna Valley especially Limestoneville, Pa. I visit often to my "getaway" residence in Limestone Township.

I have been a shareholder at CSC since 1964 some sixty plus years ago and a Board of Directors member for the last 14 years. My focus while being on the Board has been riveted in the areas of general services, home equity, auto, personal loans, notary and certificate of deposit along with a friendly reception by our professional staff at all levels.

Lastly I have committed myself to our wonderful thriving Credit Union and to all our Shareholders.

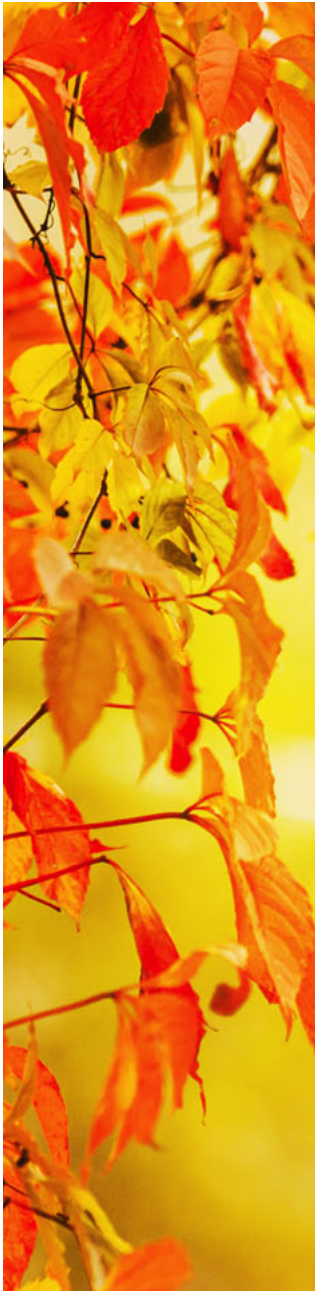
Jamin Hess - Vice President

I came to be a member because my grandfather, Robert L. Hess, was a former employee of TRW and other family members were also active members of the Credit Union. I have been a member since the early 90's when it was then known as the TRW Federal Credit Union. After my father, Robert C. Hess, had been an active board member, I was asked if I would fill a vacant position on the board. I decided to accept and follow in my father's footsteps and to carry on the legacy of my grandfather. I enjoy the opportunity to work with the other board members to make our establishment a better Credit Union for our members. The friendly staff makes our Credit Union feel like family and not just another bank.

HOLIDAY CLOSINGS

September 2nd Labor Day
October 14th Columbus Day
November 11th Veterans Day
November 28th Thanksgiving Day
December 24th ...Christmas Eve - Open 8-12
December 25th Christmas Day
December 31stNew Years Eve - Open 8-2
January 1st New Years Day

PRE-SORT STD
 US POSTAGE
PAID
 Permit No. 117
 Danville, Pa



CURRENT SPECIALS AND LOAN RATES

- **VISA Credit Card- FIXED RATE 10%!**
- **Active and Veteran Status Military personnel & Active First Responders- DEDUCT 2% as our way of saying Thank You! *Proof of Status is required for discount**
- **Personal loan rates as low as 8.49% up to 60 months term**
- **Auto loan rates as low as 4.49% and up to 84 months term**

** Ask how you may qualify for an extra .25% rate discount on all loans*

** Loan rates may vary and will be determined by your credit-worthiness, term, age of vehicle, etc.*

Deposit-Account Dividend Rates

- **Share (savings) .50%**
- **Share Draft (checking) .50%**
- **Vacation Club .50%**
- **Christmas Club .50%**

———— IMPORTANT NOTICE ————

Remember to transfer money from savings to checking before writing checks or using your debit card. It is each members, responsibility to maintain their balance and to deposit or transfer money to cover checks and purchases. Overdraft protection is a privilege we extend to our members, but it is expected to be used wisely. We extend the courtesy of manually transferring funds for you if needed, however it is not to be abused and could result in a fee.

Please be aware of your account balances and make appropriate deposits and transfers as needed. Also, remember only 6 transfers are allowed from savings to checking in a month.

CSC FEDERAL CREDIT UNION BOARD OF DIRECTORS

****We currently have an opening on our Board of Directors. If you are interested, please stop by the office****

Bradley J. ReynoldsPresident
 Jamin HessVice President
 Debora KrumSecretary
 Peter KrumTreasurer
 Lukas ReynoldsMembership Officer
 Willard CromleyMember
 Blain MadaraMember

SUPERVISORY COMMITTEE

Peter KrumSupervisory Chairman
 Daniel KesslerMember
 Melissa ReynoldsMember

STAFF

Janelle SeibertManager
 Debbie BockBookkeeper
 Kathy Madara • Dona Snyder
 Carol Cero • Sara Krueger • Lori Cromley

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United State Government.