

# THE TELLER

TOGETHER FOR TOMORROW:  
BUILDING COMMUNITY AND FINANCIAL FUTURES



**Duck, Duck, DRIVE!**  
Waddle into a low  
car loan rate today!

as low as  
**4.59% APR\***  
2023 and newer vehicles

\*APR=Annual Percentage Rate. Some restrictions apply. 318-687-8700 | [www.wesla.org](http://www.wesla.org)

## Community Spotlight

### SIGN *me up*

LOOKING TO MAKE YOUR NEXT EVENT UNFORGETTABLE? MEET SIGN ME UP, YOUR GO-TO FOR LIGHTED MARQUEE LETTER RENTALS AND BLOW UP PHOTO PROPS IN THE SHREVEPORT-BOSSIER AREA! WHETHER IT'S A BIRTHDAY BASH, WEDDING, BABY SHOWER, OR CORPORATE CELEBRATION, SIGN ME UP ADDS THAT BOLD, GLOWING TOUCH YOUR GUESTS WILL NEVER FORGET.

SUPPORT THIS LOCAL BUSINESS THAT'S LIGHTING UP THE 318—  
ONE EVENT AT A TIME!

 FOLLOW THEM @SIGNMEUPPARTIES ON FACEBOOK  
 DM TO BOOK YOUR DATE!





# MID-YEAR MONEY CHECKUP: ARE YOU ON TRACK?

July marks the halfway point of the year, making it the perfect time to pause and take a closer look at your finances. A mid-year checkup can help you stay on track, adjust your goals, and prepare for the busy months ahead. Whether you're saving for a big purchase, paying off debt, or just trying to keep your budget in line, a quick financial reset now can make a big difference by year's end.

Start by reviewing your monthly spending. Are you staying within your budget, or have things started to creep off track? Look at your savings habits—are you contributing regularly to an emergency fund or future goals? Even saving small amounts consistently adds up. This is also a great time to review any outstanding debts and consider whether refinancing, consolidating, or paying extra could help you save in the long run.

Don't forget to check your credit score and overall financial wellness. Has your score improved? Are there any unfamiliar charges or accounts? Staying on top of your credit can help you qualify for better rates and make smarter money decisions down the line. If you're planning any big moves—like buying a car, home, or even going back to school—now is the time to prepare.

At WESLA Federal Credit Union, we're here to support you every step of the way. Whether you're looking for low-rate loan options, credit counseling, or tips to build a better budget, we've got you covered. Give us a call or stop by—we'll help you create a plan to finish the year strong!



## ***WESLA Federal Credit Union VISA Debit Cards with uChoose Rewards are getting a new look!***

We are excited to share that your WESLA Federal Credit Union VISA Debit Card is getting an updated design! While the look may be new, your card will continue to work the same way- with the security and convenience you are used to.

There is nothing you need to do right now. When it is time for a replacement (upon expiration or request) your new card will arrive with a fresh new design.



Have you enrolled your WESLA Federal Credit Union VISA Debit and Credit Card with uChoose Member Rewards?

Enroll today and start earning points on all purchases.

Login to [www.uchooserewards.com](http://www.uchooserewards.com)

**uChoose**  
**Rewards®**

### **WATCH OUT: TOLL ROAD SCAMS ARE ON THE RISE**

DON'T LET FRAUDSTERS TAKE YOU FOR A RIDE

SCAMMERS ARE FINDING NEW WAYS TO TRICK DRIVERS. THIS TIME THROUGH FAKE TOLL ROAD MESSAGES. IF YOU'VE EVER USED A TOLL ROAD OR BRIDGE, YOU MAY BE A TARGET FOR THIS GROWING SCAM.



#### **HOW THE SCAM WORKS:**

YOU MAY RECEIVE A TEXT OR EMAIL CLAIMING YOU OWE MONEY FOR AN UNPAID TOLL. IT OFTEN INCLUDES:

- THE NAME OF A LEGITIMATE TOLL COMPANY OR STATE AGENCY
- A SENSE OF URGENCY (E.G., "PAY NOW TO AVOID EXTRA FEES")
- A LINK TO "RESOLVE THE ISSUE"

BUT HERE'S THE CATCH—IT'S FAKE. CLICKING THAT LINK CAN LEAD TO FRAUDULENT PAYMENT PAGES OR INSTALL MALWARE ON YOUR DEVICE.

#### **HOW TO PROTECT YOURSELF:**

- DON'T CLICK LINKS IN UNSOLICITED TEXTS OR EMAILS ABOUT TOLL CHARGES.
- CHECK DIRECTLY WITH YOUR STATE'S TOLL AGENCY THROUGH THEIR OFFICIAL WEBSITE OR APP.
- LOOK FOR ERRORS—SCAM MESSAGES OFTEN HAVE ODD FORMATTING OR GRAMMAR MISTAKES.
- USE REAL-TIME ALERTS FROM YOUR FINANCIAL INSTITUTION TO MONITOR SUSPICIOUS CHARGES.

#### **WESLA HAS YOUR BACK**

IF YOU'RE EVER UNSURE ABOUT A CHARGE OR NOTICE UNUSUAL ACTIVITY ON YOUR ACCOUNT, GIVE US A CALL RIGHT AWAY AT 318-687-8700. WE'RE HERE TO HELP YOU STAY SAFE AND INFORMED.



# How to Spot a Credit Card Skimmer

## PROTECT YOUR WALLET FROM HIDDEN SCAMS

CREDIT CARD SKIMMING IS A SNEAKY TACTIC THIEVES USE TO STEAL YOUR CARD INFORMATION BY INSTALLING SMALL, OFTEN UNDETECTABLE DEVICES ON CARD READERS. THESE DEVICES CAN BE FOUND ANYWHERE FROM GAS PUMPS TO ATMS AND CAN STEAL YOUR DATA IN SECONDS. KNOWING WHAT TO LOOK FOR CAN HELP PROTECT YOUR MONEY AND YOUR IDENTITY.

## WHAT IS A CREDIT CARD SKIMMER?

A SKIMMER IS A DEVICE CRIMINALS PLACE OVER OR INSIDE A LEGITIMATE CARD READER. WHEN YOU INSERT YOUR CARD, THE SKIMMER CAPTURES YOUR CARD NUMBER, WHICH CAN THEN BE USED TO MAKE FRAUDULENT PURCHASES. SOME SKIMMERS EVEN INCLUDE TINY HIDDEN CAMERAS TO CAPTURE YOUR PIN.

## HOW TO SPOT A SKIMMER

- **LOOK CLOSELY AT THE CARD READER-** DOES ANYTHING SEEM LOOSE, BULKY, OR CROOKED? WIGGLE THE CARD SLOT; REAL ONES ARE SECURE; SKIMMERS OFTEN MOVE. COMPARE IT TO A NEARBY READER (IF THERE'S MORE THAN ONE).
- **CHECK FOR HIDDEN CAMERAS-** LOOK AROUND FOR UNUSUAL HOLES OR TINY LENSES NEAR THE KEYPAD. CHECK FOR MIRRORS, BROCHURE HOLDERS, OR ANYTHING SUSPICIOUSLY PLACED.
- **EXAMINE THE KEYPAD-** IF THE KEYPAD SEEMS THICKER THAN NORMAL OR HARD TO PRESS, IT COULD BE A FAKE OVERLAY. TRUST YOUR INSTINCTS—IF IT FEELS OFF, DON'T USE IT.
- **USE CONTACTLESS PAYMENTS WHEN POSSIBLE-** TAP-TO-PAY AND MOBILE WALLETS LIKE APPLE PAY OR GOOGLE PAY HELP REDUCE THE RISK OF SKIMMING ENTIRELY.

## WESLA IS HERE TO HELP

IF YOU EVER SUSPECT FRAUDULENT ACTIVITY ON YOUR ACCOUNT, CONTACT US RIGHT AWAY AT **318-687-8700**. WE TAKE YOUR SECURITY SERIOUSLY AND ARE ALWAYS HERE TO HELP YOU STAY ONE STEP AHEAD OF SCAMMERS.

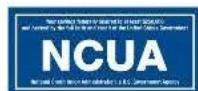
**HAPPY**  
★ **4TH** ★  
**OF JULY**

*This Independence Day, we celebrate the freedom, resilience, and spirit that define our nation. It's a time to reflect on the values we hold dear—liberty, unity, and the pursuit of happiness. Whether you're enjoying fireworks, good food, or time with loved ones, we hope your day is filled with pride for the red, white, and blue.*

*From all of us, have a safe, joyful, and memorable 4th of July!*

FOR HOURS OF OPERATIONS AND MORE INFORMATION PLEASE VISIT OUR WEBSITE @

**WWW.WESLA.ORG**



**uChoose**  
Rewards

