

SUMMER 2024 REPORT

# KSW FEDERAL CREDIT UNION

PUBLISHED QUARTERLY FOR MEMBERS OF  
KSW FEDERAL CREDIT UNION



## Welcome!

We would like to welcome Chelsea Tardiff to KSW Federal Credit Union. Chelsea is our new Card Services Representative at our Main Branch in Waterville. We are excited to have her join our credit union team!

## Top Five Reasons to Use Shared Branching

Do you use Shared Branching? This nationwide community of credit unions with over 5,000 locations enables you to do your banking at any participating branch, while keeping your account at your home credit union. If you're still wondering why you should use Shared Branching, here are five reasons to start:

1. It's convenient. Whether you're traveling out of town or moving away to college, you can keep your money right where it is.
2. It's accommodating. When you visit a Shared Branching location, you can access your accounts, deposit checks, and make loan payments just like you can at your home credit union.
3. It's supportive. Credit unions work together to provide members with the best services. When you use these services, you are supporting your credit union so it can continue to serve you.
4. It's easy. If you download the Co-Op Shared Branch app or go to [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator), you can find the Shared Branch wherever you are.
5. It's free. That's right. Shared Branching is all about giving you the best service at no cost to you.

### Main Office

222 College Ave.  
Waterville, ME 04901  
207.872.5602 Fax: 207.872.5776  
1.800.924.5454 ME WATS

### Branch Office

135 Waldo Ave.  
Belfast, ME 04915  
207.338.5160 Fax: 207.338.6129

### Board of Directors

John Picchiotti, Chairman  
Phil Bofia, Vice Chairman  
Deseree Gilman, Secretary  
Melissa Noonan Richards, Treasurer  
Denise Beckett, Director  
Heather Drew-Clark, Director  
John Holt Jr., Member  
Anne Boulette, Honorary Member  
\*Auguste Fortin, Honorary Member

### Supervisory Committee

Margaret Johnston, Chairperson  
Faylene Duguay, Co-Chairperson  
Poppy Bridges, Member  
Gail Dudley, Member  
Renette Couture, Sec. Member  
\*Elaine Jacques, Honorary Member  
\*Annette Jacques, Honorary Member  
\*Herb Nielsen, Honorary Member  
\*Jeannine Genest, Honorary Member

\*Members in Memoriam

### Anniversaries

Bill Crawford - 10 years  
Aiden Starkey - 2 years  
Jennifer Clark - 1 year  
Stacie Brown - 1 year

### Holiday Closures

Independence Day - Thursday, July 4th  
Labor Day - Monday, September 2nd

## Beware of Shipping Scams

In today's digital age, online shopping has revolutionized the way we make purchases, making it easier than ever to buy goods from the comfort of our homes. According to the latest report from Pitney Bowes, a partner of the U.S. Postal Service, 58 million parcels were shipped in the U.S. each day in 2022. Americans shipped, received, and returned 21.2 billion parcels throughout that same calendar year. While shipping has made shopping easier than ever, the convenience comes with the risk of falling victim to shipping scams. Here is how you can identify, and most importantly avoid, falling victim to them.

### Be Cautious of Unexpected Emails or Texts

A common scam is fraudsters sending phishing emails or texts disguised as legitimate notifications from well-known companies such as FedEx, UPS, or USPS. The messages often contain links or attachments, and clicking on them can put you at risk of identity theft, financial loss, or both. You may be prompted to confirm your delivery address or enter other personal information before your package can be delivered. Alternatively, the link or attachment can trigger an automatic download or send you to a site that puts malware on your device.

A legitimate shipping company will never send you unsolicited links or attachments. Plus, any messages with grammar or spelling errors should be a giveaway that it's a scam attempt. Watch out for URLs that appear similar but are slightly different than the legitimate source, as well as email addresses that look official but preview differently when you hover your cursor over them. The best thing to do if you receive communications with suspicious links or attachments is to delete them. If you think there may be a legitimate problem with your delivery, go to the shipping company's website directly and contact them there. A few tips:

- **Track Your Shipments Securely** - If you get a suspicious email or text saying your package has been "lost," check your tracking number by going to the official website or app before taking any action. Do not enter your tracking number if prompted via text or email.
- **Use a Secure Payment Method** - Avoid paying with cash or unusual payment methods such as wire transfers, cryptocurrency, or prepaid cards. Instead, opt for paying with a credit card or a secure online payment platform, such as PayPal. These payment options offer added protection against fraud and unauthorized charges.
- **Don't Respond to Requests for More Money** - If you've already paid for a package and the shipping fees required for delivery, the shipping company won't contact you at a later date and ask you to send more money. This is a common scam attempt.

### The Bottom Line

With shipping scams continuing to grow in prevalence, it's important to remember consumer vigilance. While clicking or tapping on "checkout" makes purchasing goods easier than ever, it's important to slow down and ensure you've conducted your due diligence in safeguarding yourself against scams. By recognizing the red flags above, you can ensure you receive your package without experiencing identity theft or financial loss.