



NEWSLETTER

OCTOBER 2025

Beware of Scam Mailers Disguised as Official Credit Union Notices

Imagine you receive a letter in the mail that looks urgent and official. It mentions your property, has "FINAL NOTICE" printed boldly, and even includes what appears to be a refund check. At first glance, it might feel like good news – maybe you're owed money. But then you notice some odd details: there's no signature, the fine print says it isn't a real check, and the letter urges you to **"Call IMMEDIATELY."**

What would you do?

Unfortunately, these types of mailers are often scams designed to catch your attention and pressure you into calling. When people call the number provided, they don't reach their financial institution – instead, they get connected to someone trying to sell extended warranties or service contracts for home appliances or other products. This bait-and-switch tactic uses fear and urgency to push a sales pitch completely unrelated to the "final notice" or refund mentioned in the letter.

How to Protect Yourself from These Scams

If you receive a mailer like this, here are some important steps to take before you call any numbers or provide personal information:

1. Do Your Research

Search the phone number and the name of the bank or company listed on the mailer along with words like "review," "complaint," or "scam." Many times, others have reported similar experiences online.

2. Verify with Your Financial Institution Directly

Use trusted contact information – from their official website, your statements, or the back of your debit/credit card – to reach out. Ask if the mailer is legitimate.

3. Take Your Time

Legitimate companies won't pressure you to act immediately. If you're interested in extended warranties or service contracts, research the company, ask for written information, and consult trusted friends or family before making a decision.

4. Report Suspicious Mailers

If you or someone you know has received a questionable mailer, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Your report can help protect others from falling victim.

At Patriot Federal Credit Union, your safety and security are our top priorities. Always be cautious with unexpected mail and phone calls asking for your personal or financial information. When in doubt, reach out to us directly at 888-777-9982 – we're here to help.





A Message from the CEO

All around us we can sense the constant change and are reminded of the season that is upon us - back to school, cooler mornings and evenings, leaves beginning to change to their autumn colors, and more - signaling that only a couple of months remain before we enter yet another new year. 2026 will be here before we know it and it's an exciting time here at Patriot.

As we enter the 4th Quarter of the current year, economic data is certainly leaning strongly towards a reduction in interest rates - - - something that has been implied since the spring, but that has yet to materialize (that likely will have changed by the time you read this). Earlier in the year the consensus of economists was for three 25 basis point reductions by the Federal Reserve. However, it now looks like we can expect, at a minimum, one rate cut in 2025 depending upon the resiliency of the economy. While job growth is slowing and inflation is inching up, the possibility of a recession does not appear to be imminent, for now. The Fed remains committed to being data-driven to make their future decisions on rate cuts or increases.

With interest rates remaining relatively high and housing inventory at lower levels raising the cost of homeownership, many consumers have postponed home purchases. And the overall economic uncertainty has significantly impacted construction of new homes. Even with a rate cut (or cuts) by the Fed, mortgage rates are not likely to change much in the near-term. Instead, homeowners are making improvements to their current residence and staying put for the time being.

Auto sales, which were strong in the early part of the year, spurred by the expected impact of potential tariffs on prices, have softened in recent months. Many consumers are feeling the effect of rising prices with spending focused on value and essentials, leading to overall slower spending growth. Discretionary spending declined as consumers were faced with higher prices on groceries and other essential items. With the

holiday spending season just ahead, it will be interesting to see how things shake out.

At Patriot, we continue to focus on serving your financial needs, your overall financial well-being, whether it be for borrowing, savings, or helping in handling your banking business. In September, we opened our first branch in West Virginia, on the Williamsport Pike in Martinsburg near Spring Mills High School. It is the first of several planned branches in the next few years to serve the Eastern Panhandle region, following our field of membership expansion five years ago. We are very excited about providing additional access, convenience, and Patriot value to the current and future members in the area.

Additionally, in just a few weeks our Greencastle Office will open on North Antrim Way, located next to Weis Markets. There has been strong interest in this market since we purchased the property from the former SunnyWay Foods owners, the Martin family. And if the excitement and support we received during Old Home Week, in which our parade entry won 1st place in the Judge's Choice category, is any indication we have high expectations for a bright future in the Greencastle community.

We invite you to visit either or both of these new branch locations. Please check out the new facilities, meet the staff, and allow them to serve you. And, as always, we appreciate your feedback and welcome your comments.

Throughout our market areas, our commitment is to empower lives and enrich the economic well-being of our communities. Please let us know how we can assist and serve you, and when you have the opportunity to tell your friends and family about Patriot's products, people or services, we hope you will do so.

Thank you for the opportunity to be of service.

Sincerely,

Ron Celaschi
CEO - Patriot Federal Credit Union

Spring Mills-Martinsburg Branch is now Open!

Patriot is excited to celebrate the grand opening of our new Spring Mills-Martinsburg branch the week of **September 27 - October 4!** You'll find us at **5268 Williamsport Pike, Martinsburg, WV 25404**—conveniently located next to the Potomack Intermediate School, as well as near the Spring Mills Primary, Middle, and High Schools. Find out more including new branch opening specials at <https://www.patriotfcu.org/spring-mills/>



Greencastle Branch Grand Opening - October 18, 2025!

Patriot Federal Credit Union is proud to announce the grand opening of our 11th full-service branch in Greencastle! Celebrate with us **October 18-25** at our new location: **200 N. Antrim Way, Greencastle, PA 17225**—conveniently located between Casa Agave and the new Weis Markets.

With the opening of this new branch, the existing Greencastle ATM at 41 S. Antrim Way will be decommissioned. A new drive-up ATM will be available onsite at the new branch, just 0.4 miles away.

For details on our community shred event and exclusive new branch specials, visit: <https://www.patriotfcu.org/greencastle>



Open a Youth Account
for a Chance to Win
\$250 or **\$1,000**
Weekly Grand Prize



Sweepstakes runs from 08/04/2025 - 10/31/2025. New memberships during the sweepstakes opened for a youth 17 and under get entered the drawing of \$250. One new account will be randomly selected for the weekly \$250 prize. A total of 13 weekly prizes. One new account opened between 08/04/2025 - 10/31/2025 will be randomly selected for the \$1,000 grand prize. Winners will have their cash prize deposited into their Prime Savings Account by 11/20/2025. Winners must be in good standing. Employees of the credit union, board members, volunteers, and their immediate family members are not eligible. All state, federal, and local tax laws are applicable. No purchase or obligation necessary to enter or win. Consent from a parent or legal guardian of the minor child is required for entry. For full contest rules, visit: [patriotfcu.org/new-youth-accounts](https://www.patriotfcu.org/new-youth-accounts). **INSURED BY NCUA.**

Santa's Coming to Patriot!



On Saturday, December 6, from 9:00 AM to Noon, you're invited to a special photo session with Santa! Visit the Patriot branch located at **800 Wayne Avenue in Chambersburg**. Plus, it's a great time to let Santa know about any special gift you may want this year.

Refer a Friend

We Like Your Friends Too!

Refer a Friend, Receive \$50 for you and \$50 for your friend



We all know friendships are rewarding. Now that's twice as true. Refer a friend or family member who opens a Patriot membership and checking account and we'll give you and your friend \$50. The more people you refer, the more money you can earn – up to \$500 per calendar year. Start by filling out the form or learn more at <https://www.patriotfcu.org/refer/>

Protect Yourself from Online Banking Scams

Fraudsters are sending emails that appear to be from Patriot Federal Credit Union, asking members to verify "unrecognized transactions" by logging in and providing their username and password. These messages are designed to trick you into visiting a fake website that looks like Patriot's online banking site. Once entered, your login information can be stolen and used to access your account.

To stay safe, always access online banking directly through **patriotfcu.org**—never through links sent in emails or text messages.

Remember:

- Patriot will never ask for your username or password.
- Patriot will never require you to log in to verify transactions.
- If you receive a suspicious message, **do not click links, do not share login details, and block the sender immediately.**

When in doubt, reach out to us directly through our official channels. Protecting your information is our top priority.

Patriot in the Community

Patriot Federal Credit Union Supports Girls Inc. Summer Camp with \$1,000 Donation

Patriot is proud to support Girls Inc. of Washington County with a \$1,000 donation to enrich their summer camp program. The camp provides more than just fun—it offers educational growth, recreational activities, and emotional support, creating a safe and empowering environment where girls can learn, explore, and thrive.

To help make this summer extra special, Patriot purchased items from Girls Inc.'s Amazon Wish List, including a Chromebook charging cart to enhance technology-based learning and a giant Connect 4 for free play and team building. "We're thrilled to contribute to an organization that's doing such impactful work," said Karla Tellez, Community Development Manager. "It's incredibly rewarding to know our donation supports both the educational and emotional well-being of girls in our community." This initiative reflects Patriot's ongoing commitment to youth development and meaningful community partnerships.

