

# Security Corner

## Four signs that It's a Scam



### Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government, a business you know, or a charity. They may use a real name, like the Social Security Administration, a utility company, or make up a name that sounds official. They can use technology to change the phone number that appears on your caller ID, so the name and number you see might not be real.

### Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government, you owe money, someone in your family had an emergency, or that there's a virus on your computer. They may say there's a problem with your account and that you need to verify some information. Others will say you won money in a lottery or sweepstakes but have to pay a fee to get it.

### Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or say your computer is about to be corrupted.

### Scammers tell you to PAY in a specific way.

They often insist that you pay using cryptocurrency, by wiring money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.



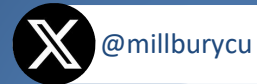
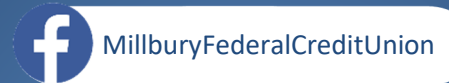
**MCU will never ask you for your personal information over the phone or by email!**

## Upcoming Holiday Closings

• Memorial Day  
MONDAY, MAY 27<sup>TH</sup>

## STAY CONNECTED

### On Social Media



## Buying a Home Doesn't Have to Be Scary

In the ever-evolving landscape of the housing market, the goal of homeownership remains a cornerstone of the American Dream. For many, the path to purchasing a home can seem daunting, especially in today's economic climate. However, with the right direction, resources, and strategies, achieving this milestone is more attainable than it may appear. As the Senior Vice President at Security First Mortgage, the mortgage subsidiary of Millbury Credit Union, I've witnessed firsthand how the right Loan Officer, Loan Product, and guidance can transform the home buying journey from a daunting endeavor into a successful achievement.

Choosing the right Mortgage Company is the first step toward homeownership. Security First Mortgage is a company that understands the local market, offers personalized service, and has a comprehensive portfolio of loan products. We have experienced Loan Officers that will not only guide you through the application process, but will work to understand your unique financial situation, along with your

personal needs, wants and goals for homeownership.

The variety of loan products available means there is something out there for almost every buyer. From Conventional loans, to government-backed options like FHA, VA, and USDA loans, each product has its own set of benefits. For example, FHA loans are popular among first time homebuyers for their lower down payment requirements and more lenient credit criteria. VA loans offer incredible benefits to veterans and active-duty military members, including no down payment and no private mortgage insurance. At Security First Mortgage, we will explain the nuances of each loan product, and tailor fit you with the right one.

One of the biggest hurdles to homeownership is the down payment. Fortunately, at Security First Mortgage, we have access to numerous down payment assistance and grant programs, which are designed to make homeownership accessible to a wider range of homebuyers, including low-to-moderate-income buyers and first-time homebuyers. In



*Dustin Wirzburger  
Senior Vice President*

Massachusetts, programs like MassHousing, Equity Builder, and Housing Our Workforce offer down payment assistance and grants for qualifying individuals, helping to reduce the upfront costs of buying a home.

The current housing market, with its challenges and opportunities, requires a strategic approach to navigate it successfully. By partnering with Security First Mortgage, exploring the wide range of loan products, and taking advantage of down payment assistance programs, the dream of homeownership is within reach. It's about having the right team by your side to demystify the process, provide expert advice, and offer tailored solutions that align with your homeownership goals.