

THE TELLER

OCTOBER 2011



Calendar of Events

OCTOBER

Saturday, October 22nd

9:00 am – 1:00 pm

Community Day Event @ Racetrack Road

Win Pittsburgh Tickets, get freebies & food and learn about our newest branch!

Saturday, October 29th

Canonsburg Monster Mash Bash

Visit us at our newest branch at 151 East Pike Street with the whole family!

NOVEMBER

Thursday, Friday & Saturday

November 24th-26th

Thanksgiving Holiday, Branches are closed

Monday, November 28th

SCORE! Winners are drawn for our Tailgate Promotion!



Win big this fall with Washington Community FCU!

We're giving away four tickets to the big game on Sunday, December 4th when Pittsburgh will take on Cincinnati at Heinz Field. You can enter to win these excellent seats when you visit our Free Community Event on Saturday, October 22nd at 440 Racetrack Road from 9 am to 1 pm (see page 4 for details).

You can get a second chance to win when you visit our newest branch at 151 East Pike Street in Canonsburg this November!

This October and November you can visit each of our three locations to enter to win Pittsburgh football tickets! There will be one lucky prize pack winner drawn at each of our three branches.

AND you'll enjoy rates as low as 2.99% APR* on five-year auto loans and home equity fixed loans during this awesome promotion. Let us know how we can help you with all of your lending needs.

All prizes will be awarded on Monday, November 28th, and our 2.99% special loan rate is for a limited time only. Don't wait- stop in to see us today!

*APR = Annual Percentage Rate. Subject to credit approval. Rates not valid with any other discount or promotion.

Do you
ebill?



Eric Kirk does! Eric was the lucky winner of our "Knock Out Your Bills" promotion, winning \$500. Eric processed his payments with our free and convenient eBill system this summer, so when his name was randomly drawn he won a cool cash prize!

Signing up for eBill is quick, easy, secure and free. Simply login to your eBank (online banking) account and click on "Bill Payment." If you don't have an eBank account, visit our

website and sign up today. You can also call or visit any of our three locations and we'll be happy to show you how to enroll.

Save time and money on stamps when you knock out your bills with eBill, our free online bill pay system!

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DISCOVER A BETTER WAY TO BANK



Growing to Better Serve You

We are all very excited about the changes taking place at our Credit Union. As we continue to grow, we'll be adding new products, services, staff members and locations to offer you the best in service.

Our branch at 151 East Pike Street in Canonsburg is set to open this Fall. Donna Astuto, who has been with the organization over ten years, will move to Canonsburg to manage our newest office. Donna will continue to serve as a loan officer in Canonsburg, so please encourage your family and friends to visit her when looking for an auto, home or personal loan. Donna has extensive banking experience and we are confident she will develop the Canonsburg area by working closely with local businesses and non-profits to promote all the Credit Union has to offer.

Bob Wasalasky will take over at Racetrack Road as Branch Manager. Bob has over 20 years of

lending experience and is excited to take on his new position and continue bringing new and existing members to the office. Bob will remain a loan officer at Racetrack Road, serving all of our members lending needs.

Our expansion also results in bringing new and experienced staff members on board. We recently hired two new employees. Christopher George joined our team as Director of Compliance and Information Technology. He is working diligently to ensure that all Credit Union policies and procedures meet compliance guidelines. He is also developing exciting new electronic products and services so that we can best serve your banking needs via your computer and mobile phone. Watch in the coming months for new website and online banking developments that will offer you the newest cutting edge banking technology.

Eric Robaugh comes to the Credit Union as our

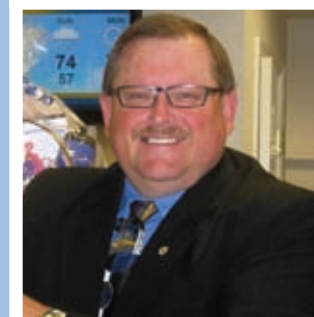
newest loan officer. Eric has over 15 years of lending experience and is excited to help our members better understand our wide variety of lending products. Eric is here to help members understand their credit reports so they can best utilize their income through loan products that will help their families build a stronger financial future.

I am so very proud to be a part of an organization that has remained strong, safe and secure since 1971 despite the many economic twists and turns we have witnessed. Not only are we remaining strong, we are experiencing smart, strategic growth that provides us with the opportunity to expand our products and services, build new locations to offer you additional convenience, and continue to provide the utmost in member service.

Please stop by our free Community Event at our Racetrack Road location on Saturday, October 22nd and be sure to visit our new Canonsburg branch in November. You'll get a chance to learn about all that's going on at your Credit Union, AND a chance to win Steelers Tickets. Excellent service, total convenience, and fun events and giveaways. These are just a few of the ways we're inviting you to Discover a BETTER Way to Bank.

Thank you for being a member!

Ed Orisko



Top Left: **Eric Robaugh**

Top Right: **Christopher George**

Bottom Left: **Bob Wasalasky**

Bottom Right: **Donna Astudo**

From the President's Desk

Celebrating

40 YEARS

1971

2011

of Service to Our Members



FREE LifeLock Identity Theft Protection sound good to you?

How about cash back bonuses for shopping online? Thousands of dollars worth of grocery coupons? Would you like a FREE prescription drug discount card?

We can give you ALL of this with our new ePerks program! Call, stop in or visit our website today to take advantage of top-of-the-line identity theft protection and many more benefits!

Identity Theft Don't Let it Happen to YOU!

Did you know that Pennsylvania ranks 14th in the nation for annual identity theft complaints?

Did you know that over 9,000 individuals in Pennsylvania reported an identity theft complaint in 2009?

Did you know that the top three types of fraud reported in Pennsylvania are credit card fraud, phone/utilities fraud, and government documents or benefits fraud?

Could YOU be next?

At Washington Community FCU we care about you, and we care about protecting your identity. This is why we're now offering LifeLock Identity Theft protection free of cost to all our members who enroll in

our new ePerks program.

When you have a debit card through us and participate in eBank (online banking), eStatements and eDeposit (direct deposit from your employer) you can enroll in our ePerks program FREE of charge. ePerks includes a no-cost subscription to LifeLock for one person per household, and a discounted rate for all other household participants. This is a value to you of over \$120 per year.

ePerks also includes complimentary AD&D Insurance, EasySaver online shopping discounts, and a Prescription Drug Card that can save you nearly \$300 per year! Ask about ePerks today, and learn more online at www.washingtoncommunityfcu.com.



Why LifeLock?

Thieves today can get a hold of your personal information from trash cans, dumpsters, stolen mail, and even shoulder surfing. Once thieves have your information, it's a simple matter to open new fraudulent accounts and make purchases in your name.

Ideal for people looking to safeguard their personal information from the risk of misuse, LifeLock® identity theft protection is a proactive defense system that monitors your identity and alerts you of potential dangers.

Here's what is included with your membership:

- Alerts of potential threats—both credit and noncredit related
- Online access to a personalized dashboard showing current threats
- Relentless identity monitoring for exposure of your personal information
- Member services with local phone support—24 hours a day, 7 days a week, 365 days a year
- Stolen or lost wallet remediation services to help cancel and replace credit and debit cards*
- Comprehensive recovery services if you become a victim of identity theft while enrolled in LifeLock
- The option to extend your line of defense with LifeLock Credit Score Manager™ protection

You invest in insurance for your life, your health, and your vehicle. What about your identity? Don't delay. Talk to a Credit Union representative today to enroll in ePerks and enjoy the peace of mind that comes with FREE LifeLock Identity Theft Protection.



Holiday Happenings

VISA Rebates- NEW THIS YEAR!

We have an exciting announcement about your annual VISA Credit Card 1% cash rebate! This year your rebate will be credited directly to your VISA account, so you won't have to worry about a paper check! You can expect to see your rebate post to your account by the end of November.

We enjoy offering you this excellent perk just in time for the holidays! Questions about your VISA Credit Card? Call 724.228.2030, extension 817.

Get Your 2011 Calendars

The New Year will be here before we know it, so stop by any of our three locations to pick up your 2012 pocket planners, wall calendars and stick-up calendars. We're proud to provide you these items free of charge this year, and quantities are limited so get yours while supplies last.

Turn Your Christmas Club Into Cash

Your Christmas Club Savings was deposited into your regular Share Savings account on October 1st, and we would like to thank all those who take advantage of this service. Now's the time to start your holiday shopping, and don't forget to open your Christmas Club today in preparation for next year!

Quick & Easy Gift Giving With VISA Gift Cards!

What's the gift that fits everyone, and is more secure than cash? A VISA gift card from your Credit Union! Forget socks and sweaters- give a gift card ranging from \$20 to \$500 in value at a low fee of only \$2 per card and you'll be a sensation this season! Purchase your cards at any of our three locations today.



Attend our **FREE** COMMUNITY EVENT
WIN TICKETS TO SEE
Pittsburgh vs. Cincinnati
Saturday, October 22nd - 9AM to 1PM
at 440 Racetrack Road Branch

Prizes!
Free Food!
Fun!
Friends!