

THE TELLER

JANUARY 2011

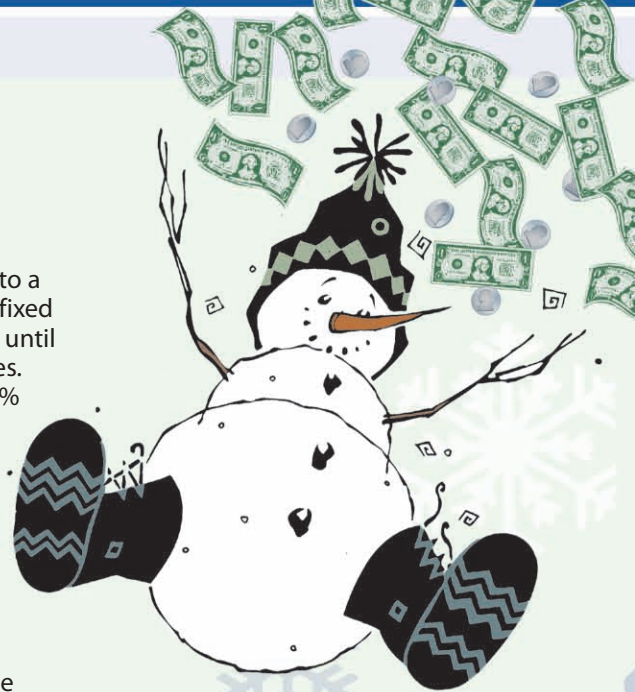
Beat The Winter Blues & Save Some Green

There are so many ways you can save this winter when you move your accounts to Washington Community Federal Credit Union! We have all the products you need to succeed financially this new year, and you'll save some green in the process! To beat the blues this winter, you can...

... Transfer your credit card balances to a Credit Union VISA card. You'll enjoy a fixed rate of 6.9% APR on balance transfers until paid in full and 9.9% APR on purchases. You'll also get a cash-back bonus of 1% of your annual purchases.

... Refinance your loan from another institution. If you have an auto or home equity loan elsewhere, bring that loan to us and lock in at a rate as low as 4.99% APR. You could see a significantly lower monthly payment!

... Move your checking account to the Credit Union and take advantage of over 40,000 surcharge-free ATMs nationwide. When you don't have to spend your money to access your money, you may save hundreds of dollars a year.



This is the perfect time to move the accounts you have elsewhere to your Credit Union!

**Subject to credit approval. APR is the lowest possible APR and your rate will be based on creditworthiness and term.*

Calendar Of Events

MARCH / APRIL

March 14 – April 14, 2011

Annual Meeting Tickets Available

April 15, 2011

Deadline for IRA contributions for previous year's tax deductions

April 16, 2011

40th Annual Meeting

April 22, 2011

Good Friday: Branches are Closed

April 23, 2011

Easter Saturday: Branches are Closed

Important Numbers

Routing/ABA Number: **243385456**

Audio Response: **888.362.2072**

VISA Lost/Stolen: **800.433.0505**

Debit/ATM Lost/Stolen: **800.523.4175**

Website: www.washingtoncommunityfcu.com

Email: info@washingtoncommunityfcu.com

LOOK FOR THESE LOGOS!



We're offering you a new reward! You shouldn't have to spend your money to get your money- and now you don't have to! Access your cash surcharge-free at over 40,000 ATMs nationwide through our new STAR surcharge-free network. Simply look for these logos at many 7-Eleven



Stores, PNC Bank locations, and retailers like Target, Sunoco, and Walgreens. Visit our website for a full list of surcharge-free ATMs.

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Ultimate Tailgate Winner

Charlotte Kelley was the big winner in our Ultimate Tailgate Promotion! She scored two tickets to see the Steelers take on the Bengals December 12th at Heinz Field. Congratulations, Charlotte!

Watch for more opportunities to win big with Washington Community FCU!



WIN \$100!!! Newsletter Readership Survey

Do you read our quarterly newsletter, *The Teller*? Well, tell us about it! We want to know what you think.

You could WIN \$100 just for completing this survey and returning it to us. If you would like to be entered in the drawing please include your name and phone number at the bottom of the survey.

1. In 2010, did you read any of the four issues of *The Teller*?
 Yes No
2. If no, why not? (You may stop and return the survey after this question).

3. Which is the most accurate statement about your experience with our newsletter, *The Teller*?
 Read it all Read some of it Did not read any of it
4. How many people in your household look at *The Teller* each quarter?
 1 2 3 More than 3
5. How easy is the newsletter to read (*type size, columns, etc*)
 Very easy Easy at times Difficult at times Difficult most of the time
6. Which are you more likely to read?
 An online newsletter via email A paper newsletter that comes in the mail
7. What do you do with your newsletter when you complete it?
 Save for future reference Disregard/recycle it
 Pass it along to friends/family members
8. Which of the following are of interest to you?
 Loan Specials Deposit Specials News For Youth
 Contests & Giveaways Calendar of Events
 Informational Articles From the President's Desk
9. What are your recommendations for the newsletter? _____

Thank you for completing our survey. Please provide your name and telephone number if you would like to be included in our \$100 drawing.

Name: _____

Phone Number: _____



We are grateful for your membership.

During the summer of 2010 we mailed a membership satisfaction survey to a random sample of our members. The feedback we received was overwhelming; with 99% of members stating they were satisfied with the products and services our Credit Union provides.

Our vision, to offer you a BETTER WAY TO BANK, can only be achieved through your feedback. Though we are extremely proud of the service level you expect from us, we realize there is more we can do to make your banking experiences easy and rewarding. We started immediately, and in the fall of 2010 we opened up the STAR Surcharge-Free ATM network to all of our ATM and debit card holders. This allows you to access your cash surcharge-free at over 40,000 ATMs nationwide, which could save you hundreds of dollars per year.

We would like to hear more from you so we can continue to improve our service. Please clip out the brief newsletter survey on this page, take a moment to complete it, and drop it off or mail it back to either of our branch locations. One lucky member will be drawn to win a \$100 VISA gift card simply for completing the survey. You can complete the survey anonymously, but we cannot enter you into the contest without your name and phone number.

I would like to personally thank all of our members for their continued loyalty over the years. We have exciting plans for 2011 and beyond, and I look forward to sharing them with you as our credit union family continues to grow.

Thank you for being a member!
Ed Orisko

Borrow Smart. Buy Smart.®

For more information about our partnership with Enterprise Car Sales, ask a Credit Union employee, visit cuautodeals.com or call Enterprise Car Sales at 412.788.8558 today!

NEW XCU at Work Members

We would like to welcome the newest members of our CU @ Work program! Employees of these companies receive special benefits for participating in CU @ Work. Interested in signing up your company? Call 724.228.2030 or email info@washingtoncommunityfcu.com today!

Wesley Spectrum Services
Presby Senior Center
HRC Manor Care • USW Local 14693
Precision Marshall Steel Company

Credit Union Days 2010: A HUGE Success!

We had a great time celebrating Credit Union Days this fall at both of our locations. Everyone enjoyed food, friends and fun on October 22nd and 23rd. Our next big community event will celebrate Credit Union Youth Week in April. Watch for details!



2011 Annual Meeting

As member-owners, we encourage you to attend our 40th Annual Meeting on Saturday, April 16th. The event will again be held at the Racetrack Road Holiday Inn at 9:00 am. Tickets go on sale for the breakfast buffet March 14th at both Credit Union locations.

2011 Notice Of Board Of Directors Election Procedures

The 2011 election of officers will be conducted by mail ballot, allowing every member the equal opportunity to vote. Two vacancies for three-year terms will be available for 2011. Board Chairman Chuck Rogers has appointed Ed Orisko, Ted Stubenbordt, and Tim Sakovich to serve as the Nominating Committee for the forthcoming election.

Nominations of candidates must be made by the Nominating Committee 90 days prior to the Annual Meeting. The Committee has nominated Chuck Neff and Rob Engel, II. No nominations will be permitted from the floor at the meeting.

Nominations by Petition Procedure

Applicants not nominated by the committee and wishing to use the petition procedure must file their petitions for nomination with the Secretary of the Credit Union by February 18, 2011. Petitions for nomination must contain the signatures of at least 100 members and must be accompanied by a statement from the nominee stating that he or she is agreeable to the nomination and will serve if elected. Petitions must also be accompanied by a short resume (no more than 75 words) containing biographical data that will only be published in the official candidate listing and mailed out with the ballot.

In the event that all nominations would result in a "No Contest" (only one candidate nominated for each office), in accordance with the Credit Union's bylaws, ballots will not be mailed out. Instead, the Parliamentary Rule will apply whereby the nominees will be elected by acclamation at the Annual Meeting.

Annual Election Schedule

Nominations filed with the Secretary by the Nominating Committee:

December 20, 2010

Notification to members of the Nomination by Petition Procedures and notification of nominations selected by the Nominating Committee:

January 19, 2011

Deadline for receiving nominations by petition:

February 18, 2011

Posting of nominations (including petitions) no later than:

March 12, 2011

Ballots mailed to members (if there is a contest) no later than:

March 17, 2011

Election tellers must receive return ballots no later than:

April 11, 2010

40th Annual Meeting and Breakfast Buffet:

April 16, 2010

Beat The Winter Blues & Save Some Green!

Put more green in your pocket this winter when you move your accounts to the Credit Union!

- * Transfer high rate credit card balances at a low 6.9% APR balance transfer rate
- * Refinance an auto or home equity loan from another institution at a rate as low as 4.99% APR
- * Move your checking account to the Credit Union and enjoy over 40,000 surcharge free ATMs!

There's never been a better time to switch your accounts to the Credit Union! See page one for details.



WASHINGTON COMMUNITY
FEDERAL CREDIT UNION

Griffith Avenue Branch
45 Griffith Avenue
Washington, PA 15301
724.228.2030



Hours: Monday – Thursday: 9:00 am – 4:30 pm
Friday: 9:00 am – 6:00 pm



Racetrack Road Branch
440 Racetrack Road
Washington, PA 15301
724.743.4404

Hours: Monday – Thursday: 9:00 am – 4:30 pm
Friday: 9:00 am – 6:00 pm
Saturday: 9:00 am – 1:00 pm

Visit us online at
www.washingtoncommunityfcu.com

