

THE TELLER

JULY 2010

Calendar Of Events

August 14

Racetrack Road Branch closed for system updates

September 6

Labor Day: 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



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Treat Yourself To A New Toy!

The wind in your hair. The sun on your face. Zipping down the open road, or splashing across the water.

You deserve to treat yourself to a new toy this summer, and we'll take care of the financing!

We have rates as low as 3.99% APR* for motorcycles, boats, ATVs, campers, and jetskis. When you find the toy you've been looking for, come to us first to work out a low monthly payment!

Just think: for only dollars a day you can make the most of the summer months with a new toy, financed right at your Credit Union!



POP Into A Lower Loan Rate!



Our new, lower loan rates really POP this summer! With rates as low as 3.99% APR* on auto and home equity loans, you can POP into:

- A new car, truck, motorcycle, ATV or boat
- Home additions and repairs
- A lower monthly payment (when you refinance your loan from another institution with us)

Imagine all you can do this summer with a lower loan rate and a low monthly payment! Call, visit our website or stop in to apply today!

*Subject to credit approval. Certain restrictions and conditions apply. 3.99% rate not valid with any other discount or promotion. The Annual Percentage Rate is the lowest possible APR for a 5-year fixed-rate auto or home equity loan. Your interest rate will be based on creditworthiness and term.

From The President's Desk



Summer has finally arrived in Southwestern Pennsylvania. After a long, difficult winter we are excited to start this new season with new products, updates to our services, and plenty of money to lend.

I am very pleased to begin offering our membership a better way to pay for college: Student Choice Loans. The Credit Union Student Choice private loan solution can help your family fill the funding gaps that federal aid may leave behind. With college costs increasing every year, I felt it important to make this product available to our members. Please take a look at the detailed article on this page to learn more about Student Choice.

Always remember that we exist for a single purpose- to serve YOU- our members. As a not-for-profit financial cooperative, we can offer better rates and lower fees than many of our competitors.

I invite you to "pop" into summer with an auto or home equity loan rate as low as 3.99% APR. You've worked hard all year, so treat yourself to a new car, truck, boat or ATV this summer; take that much-needed vacation; or use the equity in your home to finance updates and repairs.

We look forward to continuing to offer you a Better Way to Bank for many years to come.

Thank you for being a member!
Ed Orisko

NEW- Free Member Benefits!

We are excited to announce a new partnership with American Income Life, a company that has been providing no cost benefits to credit union members for over 50 years. American Income Life is currently the world's largest provider of supplemental life insurance and has over one billion dollars worth of coverage in place.

Through this partnership we can now offer you a no-cost Health Services Discount Card. This card gives you up to 60% off services including vision, hearing, chiropractic care and pharmacy drugs. Also included with the no-cost benefits is a \$3,000 accidental death and dismemberment coverage, no-cost Child

Safe Kits, Memorial Guides and much more.



AMERICAN INCOME LIFE
insurance company

American Income is a life insurance company that promotes their "Hour of Power" program, where a member can receive whole life coverage for an hour's worth of pay per week. For any member that has questions or would like more information on the no cost benefits, please contact American Income's Public Relations Liaison, Katherine Kidder, at 1.866.797.6455 or visit www.aillife.com.

YOUR Solution for Student Loans

Student Choice is here! We are now offering our members a better way to pay for college with Student Choice, our private student loan solution. Student Choice can help you fill the funding gaps that federal aid may leave behind. Our private loan solution features:

- Zero origination or prepayment fees
- Low interest rates
- Option to defer all payments while in school
- Convenient line-of-credit helping you secure financing through your entire undergraduate career

This product is designed for students enrolled at least half-time in a four year degree-granting program at a public or private non-profit school.

Visit our website, www.washingtoncommunityfcu.com, and click on the Student Choice link to learn more about this product or to apply!



Did You Know?

If you're not sure how to best consolidate debt, or if you're looking to finance your child's education at an institution not covered by Student Choice, a home equity loan could be the perfect solution for you. Call a friendly loan officer today and they'll help steer you in the right direction!

YOUTH WEEK

Our Youth Week Event in April was a huge success! We had participation from the local fire, police and ambulance departments as well as child safety kits being produced by the Masonic CHIP program. There was free food and prizes for all, and everyone had a wonderful time! Thank you to all who came out and enjoyed the day with us. Watch for an even bigger and better event in 2011.



OPT IN to Overdraft Privilege!

We all make mistakes. Maybe your spouse used the debit card without letting you know, or maybe you were expecting a deposit that's running a day late. Whatever the reason, your family needs groceries, gasoline and money for medicine – and these items may not be able to wait until your next payday.

This is where our Overdraft Privilege service can help you out. Overdraft Privilege will allow you to overdraw your account up to \$500 for only a marginal fee. When your items are paid, this service will help save you the embarrassment and inconvenience of a returned item as well as the fee normally charged to you by merchants for items returned to them. The service is automatically available for checks, ACH, and recurring debit card transactions unless you opt out of Overdraft Privilege by contacting Member Service at 724.228.2030. Payment of overdrafts for ATM and everyday debit card transactions will also be available to you until August 15, 2010. However, after that date, the service will only be extended to ATM and everyday debit card transactions if you OPT-IN. You can opt-in by filling out and returning the form mailed to you in early July, sending us an email, calling or coming by one of our convenient branch locations.

If you currently have Overdraft Privilege and you missed the letter we sent you, you can view it on our website, www.washingtoncommunityfcu.com. You can also call or stop in to either of our branch locations to get additional information about Overdraft Privilege.

Is An Annuity Right For You?

Annuities are a great way to ensure that you don't outlive your savings and once annuitized can provide an income stream that you and your spouse can't outlive.



Uses:

- Used for Estate Planning – avoids probate
- Tax deferred growth
- Guaranteed lifetime payments if you annuitize

Would you like a review of your existing annuity?
Would you like to find out if an annuity is right for you?

Ken Marx from Station Capital is available onsite at the Race Track Road Branch on Thursday and Friday afternoons or other times by appointment at 724.229.3311. The consultation is free and there is no obligation.

Fixed annuities generally have a higher initial interest rate which is guaranteed for a limited time period only. At the end of the guaranteed period, the contract often renews at a lower rate.

Securities offered through Walnut Street Securities, Inc. (WSS). Member: FINRA & SIPC. Station Capital, Inc., and Washington Community Federal Credit Union are not affiliated with WSS. Branch office address is 111 Washington St. Washington PA 15301. Investment products are not NCUSIF Insured. Not a Deposit Product. May lose value. No Credit Union Guarantee.

Avoid Check Fraud!

If someone you don't know wants to pay you by check but asks you to wire some of the money back, beware! It is a scam that could cost you thousands of dollars and endless headaches.

When something seems too good to be true, it usually is! Check scammers have dozens of tricks to dupe you out of your hard-earned cash. Here are a few examples of check scams that have occurred in our area:

- **Work-At-Home:** You are "hired" on the basis of an email or phone call, without any personal interview or background check. They ask you to deposit checks or money orders, send them a stated amount via wire transfer and keep what's left as your "pay". This is a SCAM.
- **Sudden Riches:** You receive a notice by mail, email, phone or fax stating that you've won a cash prize, hit the lotto, or inherited money. They send you a check or money order as an "advance" and ask you to send them back money in order to claim the rest. This is a SCAM.
- **Foreign Business Officers:** They ask you to transfer a fortune from their country to your bank account, pretending to be royalty or a legitimate business person and promising you compensation for your efforts. This is a SCAM.

There is NO legitimate reason for someone who is giving you money to ask you to wire money back. When you think a check you've received may be fraudulent, tell your Credit Union representative. We all want to believe that we may be experiencing an unexpected cash inflow, but in reality- cashing a fraudulent check and spending those funds can end up costing you far more than you'd imagine.



**Receive Blue Book® Trade-In Value
On Your Vehicle PLUS \$500!¹
No Trade In? Receive a \$200 Gas Card!²**

Upon used vehicle purchase from Enterprise Car Sales.



August 1 – 31, 2010

Take advantage of your membership in Washington Community FCU. Get a great rate on an auto loan at the Credit Union and receive Blue Book® Trade-In Value on Your Vehicle PLUS \$500!¹ If you don't have a trade, you'll receive a \$200 gas card² with your vehicle purchase from Enterprise Car Sales. Call 724.228.2030 (Griffith Avenue) or 724.743.4404 (Racetrack Road) to get pre-approved today!

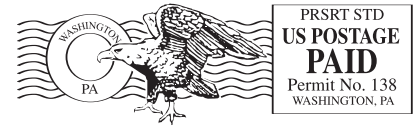
Visit Us At Enterprise Car Sales

Robinson Twp 4489 Campbells Run Rd.

412.788.8558

¹ Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid 8/1/10-8/31/10. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

² \$200 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on vehicles purchased from Enterprise Car Sales 8/1/10-8/31/10 and financed through Washington Community FCU. Offer valid 8/1/10-8/31/10. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.



POP Into A Lower Loan Rate



NOW is the perfect time to finance a new toy, like a motorcycle, boat or ATV at the low rate of 3.99%* APR!

POP into a new car or truck at 3.99%* APR and you'll enjoy a super-low monthly payment!

Have equity in your home? Put it to work for you and take care of home repairs or refinance your loan at another institution with us at only 3.99%* APR!

HURRY- this popping rate won't last long!

**See page one for details.*

**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

