

THE TELLER

OCTOBER 2010

Calendar Of Events

OCTOBER

Friday, October 8th 11:00 am – 1:00 pm
Free Hot Dogs at our Griffith Avenue (see page 3)

October 18th- 23rd
Enterprise Car Sale (see page 3)

Friday & Saturday, October 22nd - 23rd
CU Days Celebrations (see page 3)

NOVEMBER

**Thursday, Friday & Saturday
November 25th – 27th**
Thanksgiving Holiday: Branches are closed

Monday, November 29th
Winners drawn for ULTIMATE
TAILGATE GIVEAWAYS!

DECEMBER

Friday, December 24th
Christmas Eve: Branches close at 1:00 pm

Saturday, December 25th
Christmas: Branches are closed

Friday, December 31st
New Years Eve: Branches close at 1:00 pm

Saturday, January 1st 2011
New Years 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**

Join In The ULTIMATE TAILGATE!

SCORE this season when you participate in Washington Community Federal Credit Union's ULTIMATE TAILGATE!

SCORE With Super-Low Rates

For a limited time, you can enjoy rates as low as 3.99% APR* on home equity fixed loans AND auto loans. Bring us your loan from another institution and let us lower your rate and your monthly payment—just in time for the holidays!

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



SCORE Pittsburgh Steelers Tickets and Other Prizes

We're giving away two tickets to see the Pittsburgh Steelers take on the division rival Cincinnati Bengals at Heinz Field on Sunday, December 12th at 1:00 pm! There is no purchase necessary to win, simply stop by either branch location between now and November 24th and fill out an entry form.

We will also be giving away TWO Tailgate Party Packs! So stop by and register to win everything you'll need to throw the ultimate football celebration!

PROUD TO SERVE YOU

Your Credit Union is proud to announce that we recently received a Member Service Award from Callahan & Associates, a consulting firm that has been at the leading edge of credit union issues for 25 years.

WCFCU received this prestigious award for obtaining an exceptional Return of the Member Score of 92.41. The Return of the Member Score measures how well

a credit union is serving their members based on sixteen member service metrics; including how much we return to our savers, how much we return to our

borrowers, and how many services our members are using.

We are proud to serve you, and we always make decisions with your best interests in mind. Thank you for your membership!



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From The President's Desk



Local. Trusted.
Serving YOU.

Since 1948, credit unions around the world have united in celebration during the month of October for International Credit Union Week. This year we will be celebrating at Washington Community FCU on October 22nd and October 23rd.

The theme chosen for this year's festivities is "Local. Trusted. Serving You." This embodies the many reasons why 186 million people worldwide choose to trust credit unions for access to straightforward and affordable financial services. Credit unions are especially proud in 2010 of our repeated acclaim as resilient institutions and our continued excellence in member service even through difficult economic times.

At our Credit Union, our commitment to community and our trustworthy services are just some of the ways we differ from traditional for-profit financial institutions. Our philosophy of "People Helping People" and our member-owned, not-for-profit structure give us the opportunity to offer you lower loan rates and better service.

We are honored to be one of the 54,000 credit unions in the world, and this October we invite you to join our fellow credit union members in 97 countries in celebration. Please visit us at our Griffith Avenue location on Friday, October 22nd and at our Racetrack Road location on Saturday, October 23rd. We are hosting celebrations both days as another way of showing our gratitude for your loyalty.

Thank you for being a member!
Ed Orisko

Holiday Happenings!

VISA Rebate Checks: Watch For Yours

Members who take advantage of our VISA Credit Card enjoy a 1% cash-back bonus at the end of each year! Your rebate checks will be mailed to your home address during the first week of November. Questions about your rebate check? Call 724.228.2030 ext 17.

Please note: Rebates of less than \$5.00 will not be issued a paper check. Instead, your rebate will be credited directly to your VISA account.

Get your VISA Gift Cards

A VISA Gift Card is the perfect gift for everyone on your holiday list! Your Credit Union has cards ranging from \$20 to \$500 in value, and the fee is only \$2 per card. Give the gift you know they'll love this season!



Get your 2011 Calendars!

The New Year will be here before we know it, so stop by either of our branch locations starting October 22nd to pick up your 2011 pocket planners, wall calendars and stick-up calendars. We're proud to provide these items to you free of charge, but quantities are limited so get yours today.

It's Christmas Club Time

All members with a Credit Union Christmas Club account will find their Club savings deposited into their regular share account during the first week of October. And don't forget- now is the perfect time to open a new Club Account for next holiday season!

Protect Your Identity

We will NEVER call or email you requesting that you give us personal information; such as social security number, account number, PIN number or passwords. NEVER provide personal information to someone via phone or email who claims to be from our Credit Union or any financial institution. If you're ever unsure, verify by phone or through the company's Web site that the call or e-mail you've received is real.



Shopping Online? Choose Credit!

Planning on doing some holiday shopping online? The safest way to shop on the Internet is with a credit card. In the event something goes wrong, you are protected under the federal Fair Credit Billing Act. You have the right to dispute charges on your credit card, and you can withhold payments during a creditor investigation. If it is discovered that your credit card was used without authorization you may not be responsible for any of the charges.

Make sure your credit card is a true credit card and not a debit card, a check card, or an ATM card. As with checks, a debit card exposes your bank account to thieves. Your checking account could be wiped out in minutes. Further, debit and ATM cards are not protected by federal law to the extent that credit cards are.

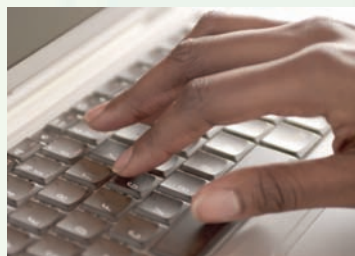
If you don't already have a Credit Union VISA Credit Card, apply today! Complete an online application at www.washingtoncommunityfcu.com or pick one up at either branch location.

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!

**Lagonda Machine
Golden Living Centers
Waste Management
Advent Communications**

Freedom at Your Fingertips



Online BillPay is a BETTER way! It offers more freedom, more control, savings and security. It's easy to enroll. Simply login to your account on our website (or sign up for a CU Online account via our website); use the bill payment link to access the enrollment form, and complete the form. Then you're all set!

BillPay is currently a FREE service to all of our members, and we encourage everyone enrolled to utilize the service every month!

Celebrate With Us!

**LOCAL TRUSTED.
SERVING YOU.**

Join us this October for food, friends and freebies as we celebrate **International Credit Union Week!**

**LOCAL TRUSTED.
SERVING YOU.**

**Friday, October 22rd
@ Griffith Avenue**

The party starts at 9:00 am and WJPA will be broadcasting live from 11-2. There will be food, beverages and giveaways for the whole family! You can also enter to win two tickets to see the Pittsburgh Steelers take on the Cincinnati Bengals in December. We'll be celebrating until 5:00 pm so be sure to stop by to join in the fun.

**Saturday, October 23rd
@ Racetrack Road**

We'll kick off the day at 9:00 am and WSHH Radio will be present from 11-1 with great contests and prizes! Enjoy free food, beverages, games and prizes for the kids and special Credit Union giveaways. Enterprise Car Sales will also be on-site with gift card giveaways and you'll have another chance to enter to win our **ULTIMATE TAILGATE** contest!

All are welcome, so bring your family, friends and neighbors to these awesome Credit Union Days celebrations!



Washington Community FCU & Enterprise Car Sales present the **ULTIMATE TAILGATE AUTO EVENT**

This fall, Washington Community FCU and Enterprise Car Sales are teaming up for the **ULTIMATE TAILGATE AUTO EVENT!** A members only event, make sure to mark your calendar for October 18-23, 2010. When you borrow at a **GREAT RATE AS LOW AS 3.49% APR*** from Washington Community FCU & buy from Enterprise Car Sales during this event, you will also receive a \$150 gas card** with your purchase! Don't let time run out – this one week event is only at Enterprise Car Sales and exclusively for Washington Community FCU members.

Enterprise Car Sales:

4489 Campbells Run Road • Pittsburgh, PA 15205
(412) 788-8558 • www.cuatutodeals.com

Purchasing a Vehicle Has Never Been Easier...

1. Contact your credit union and get pre-approved at a great low rate.
2. Arrive early. Cars will be sold on a first come, first served basis.
3. Enterprise representatives will be on hand to answer your questions, let you take a test drive, and help you with your selection.
4. Don't forget to bring your drivers license & car insurance information. If you are trading in a car, bring the car and the title or current loan information with you to the event.
5. You've got the keys. We've made it simple to drive away!

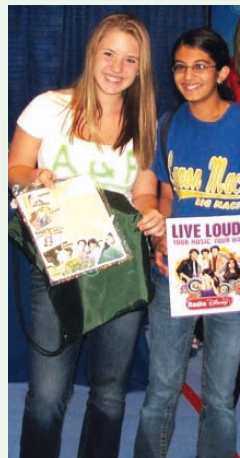
*\$150.00 gas card will be issued 30 business days after purchase (or financing) of vehicle. Offer valid only on Enterprise Car Sales vehicles purchased from 10/18/10 - 10/23/10 and financed through Washington Community Federal Credit Union. Offer void if 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

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



WCFCU Around Town

On September 11th, your Credit Union partnered with Radio Disney at the Southpointe Women's Show to present "My Fairy Best Friend", a contest where kids could draw a picture of themselves and their Fairy Best Friend and enter to win a Radio Disney Prize Pack. We



gave away piggy banks for all the children in attendance and had the opportunity to share the good news that Credit Union membership is open to anyone who lives, works, worships or goes to school in Washington and Greene County.

Watch for us at more local events in the near future!



WASHINGTON COMMUNITY
FEDERAL CREDIT UNION

45 Griffith Avenue
Washington, PA 15301

**Celebrate
With Us!**

**Join us this October for food, friends
and freebies as we celebrate
International Credit Union Week!**

Friday, October 22nd
@ Griffith Avenue
9:00 AM - 5:00 PM

**FUN
PRIZES**

Saturday, October 23rd
@ Racetrack Road
9:00 AM - 1:00 PM

GIVEAWAYS

FOOD

*All are welcome,
so bring your family, friends
and neighbors to these awesome
Credit Union Days events!*

**LOCAL.
TRUSTED.
SERVING
YOU.**

DISCOVER A BETTER WAY TO BANK



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

