

# THE TELLER

APRIL 2011

## Calendar Of Events

### APRIL

**April 16, 2011**

40th Annual Meeting

**April 17, 2011**

National Credit Union Youth Week Begins

**April 18, 2011**

Deadline for IRA contributions  
for previous year's tax deductions

**April 22, 2011**

Good Friday: Branches are Closed

**April 23, 2011**

Easter Saturday: Branches are Closed

**April 30, 2011**

FREE Youth Week Community Event  
(see page 3)

### MAY

**May 16 – 31, 2011**

Enterprise Car Sale

**May 30, 2011**

Memorial 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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## Bikes, Boats and Beaches!!

Finance your new bike, boat, auto or RV with us this Spring and we'll send you to the beach!

You'll have a chance to **TAKE A VACATION ON US**<sup>†</sup> when you finance a car, truck, motorcycle, boat, or recreational vehicle loan with us this Spring. We will announce five lucky vacation package winners in May and five additional winners in June. Winners will be able to choose from over 100 locations to enjoy a 4 day/3 night family getaway featuring deluxe accommodations for 2 adults and three children. With rates as low as 3.99% APR\* and a chance to win a great getaway, why get your loan any place other than the Credit Union!

If you're not looking to buy, why not ask us about refinancing the loan you have with another institution? We may be able to lower your rate and your monthly payment - and you'll be entered to win a much-deserved getaway vacation!

<sup>†</sup> Visit [washingtoncommunityfcu.com](http://washingtoncommunityfcu.com) for full contest details, rules, and disclosures. No purchase necessary, certain restrictions apply.



## NEW **CU at Work** Members

Would you like to receive special discounts and promotions at the Credit Union? Bring us the name of your employer and your HR Contact and we'll offer your company our CU At Work Program! Ask your employer to join the growing group of local companies offering this benefit!

**Hampton Inn & Suites • Cambria Suites • Accellent  
Western Area Career & Technical School**

## Put Your Home to Work for YOU!

What would you like to accomplish this Spring? If you'd like to renovate your home, refinance your existing mortgage or payoff high-rate credit card debt, we can help you put your home to work for YOU!

We have rates as low as 3.99% APR\* on 5-year fixed-rate home equity loans and as low as 4.99% APR\* for 10-year fixed-rate loans. We'll work with you to set up a great rate and a low monthly payment so you can finance all of your Spring projects!

Think of all the time and energy you put in to your home- it's time to put your home to work for YOU with a great rate on a home equity loan! Jim, Donna and Bob are looking forward to helping you with all your loan needs.

\*Subject to credit approval, rates not valid with any other discount or promotion.

DISCOVER A BETTER WAY TO BANK

## From The President's Desk



As you know, we have had the privilege to grow with the Washington community over the past 40 years.

Founded as the Credit Union for Washington Steel Corporation, we went on to welcome the employees of local businesses such as Washington Penn Plastics, Industrial Gasket and Shim, Dynamet, and many more. When we acquired our community charter several years ago, we expanded our membership to all who live, work, worship and attend school in Washington and Greene Counties.

As our Credit Union celebrates 40 years of service to our members in 2011, I have several exciting announcements to share with you. To provide additional convenience and service to you, we will be opening a third location at 151 East Pike Street in Canonsburg. In the coming months, all of our members will have this added level of access to our products and services as we strive to offer you an extended level of banking ease.

Also in 2011 we will roll out an updated Online Banking platform, providing you with access to a variety of new tools and resources. We will also add mobile banking options to our menu of services. This- in addition to Online Banking and Audio Response- will provide you with a third avenue to access your account information 24/7.

I am pleased to have the opportunity to extend these new products and services to our growing family of members. It is your loyalty that has made us so successful over the years, and we look forward to serving you in the next 40 years and beyond.

Thank you for being a member!  
Ed Orisko



Celebrating 40 years of service to our members.

## Attend our FREE Community Day Event!

Join us as we celebrate National Credit Union Youth Week at our branch at 440 Racetrack Road on Saturday, April 30th from 9:00 am until 1:00 pm. We will be serving hot dogs and other snacks and we'll have plenty of giveaways for everyone in attendance.

WJPA Radio will be broadcasting live with the prize wheel and cash



giveaways, and we'll have visits from the Washington Wild Thing, Andy the Ambulance, and the North Strabane Fire and Police Departments. The kids can play in the bounce house and enjoy games and prizes.

All are welcome, so please tell your friends and family. We hope to see a great turnout on April 30th!



## Fight Identity Theft: DETER. DETECT. DEFEND.

To protect yourself and your family from identity theft, consider these simple steps:

### DETER

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. It can destroy your credit and ruin your good name.

- Protect your Social Security Number. Do not carry it with you. Give it out only if absolutely necessary or ask to use another identifier.
- Do NOT give out personal information. Not on the phone, not over the internet, and not through the mail unless you are absolutely certain you know who you are dealing with.
- Never click on links sent in unsolicited emails. It is much safer to type in a web address you know. For tips on protecting your sensitive information, visit [OnGuardOnline.gov](http://OnGuardOnline.gov).

### DETECT

Detect suspicious activity by routinely monitoring your accounts and statements.

- Be alert to signs that require immediate attention, such as bills that do not arrive on time, denials of credit for no apparent reason, and charges you do not recognize on your financial statements.
- Inspect your credit report. The three major credit reporting agencies in the US are required to give you a free copy of your credit report every 12 months if you request it. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1.877.322.8228 to obtain your report.

### DEFEND

As soon as you suspect identity theft, defend against it.

- Place a "Fraud Alert" on your credit reports. You can do this by calling each of the three major credit reporting agencies (Experian: 1.888.EXPERIAN; TransUnion: 1.800.680.7289; Equifax: 1.800.525.6285)
- File a police report. Contact local law enforcement officials to help you correct your credit report.

To learn more about ID theft, visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

# We Give Back!

As a not-for-profit financial cooperative, we do all we can to make our community a better place to live, work and play. This Spring, the employees of your Credit Union are giving of our time and talents to benefit two local non-profit organizations.



In partnership with the Boy Scouts of America's "Scouting for Food" program we are collecting non-perishable food items and toiletries to help those in need in our area. Donation bags are available at both branch locations for you to take home, fill up, and bring back to the Credit Union. We will also be accepting donations during our free community event on April 30th at Racetrack Road.

Our Credit Union is also working with the American Cancer Society by hosting a Relay for Life team for the first time! We are selling Sarris Chocolate bars for \$1 each at both branches and hosting a Chinese Auction fundraiser during April and May. All proceeds benefit Relay for Life.

*Please join us in supporting these two worthy causes!*

## A BETTER Way to Pay for College

We understand that federal student aid is often not enough to fund a college education. Last Spring we began offering Student Choice- an alternative student loan program that helps fill the funding gaps that federal aid can leave behind. In the past year, we have helped over 30 local college students fund their education, financing over \$350,000 in Student Choice loans. We would like to be of service to your family as well. Visit our website and click on "Student Choice" on the left-hand side of the homepage for more information and to apply online. NOTE – the application for the 2011-2012 school year will be available in late May 2011.



## Noteworthy

### NEW on Audio Response!

You can now make a payment on your Credit Union VISA Card with our iTalk Audio Response system! Simply choose "Option 3" on the main menu to make your payments. Payments will be effective on the date they are made, and the credit will post to your account within two business days.

### Newsletter Survey

Thank you to all who participated in our Winter Newsletter Readership Survey! The winner of our \$100 drawing was Donald Call. We appreciate your feedback!

### Don't Forget: Annual Meeting

Our Annual Meeting and Breakfast Buffet will be held on Saturday, April 16th at 9:00 am at the Racetrack Road Doubletree (formerly the Holiday Inn). Tickets are available for \$6 each at both of our branch locations.

### Hit a GRAND SLAM with Enterprise Car Sales and Washington Community FCU



What if you could find an automobile that you knew had been well maintained the first year of its life – regular oil changes, brakes and other parts inspected often? And what if that car also came with a 12-month/12,000-mile warranty and a seven-day repurchase policy? As a member of Washington Community FCU, you have access to these late-model, high-quality used vehicles from Enterprise Car Sales.

Enterprise is unique in that each vehicle passes a 109-point inspection by an ASE certified technician and comes with a 12-month/12,000-mile limited warranty and a seven day/1,000 mile repurchase policy.

#### Consider the benefits of borrowing from Washington Community FCU & buying from Enterprise Car Sales:

- Late models: The typical rental vehicle for sale is one to two years old. This creates a selection of vehicles that are new, modern, well-maintained, and sought after.
- Reasonable prices: All vehicles are sold by Enterprise Car Sales with the company's no-haggle policy; members get a great price without the pressure of bargaining.
- A **great rate on an auto loan** from Washington Community FCU
- You'll receive a **\$150 Gas Card** with your vehicle purchase from Enterprise Car Sales!

Borrow from Washington Community FCU & buy from Enterprise Car Sales during the Grand Slam Auto Event May 16-31, 2011 and you will receive a discounted interest rate on your auto loan and a **\$150 Gas Card**<sup>1</sup> with your vehicle purchase. Take advantage of your credit union membership today!

<sup>1</sup> \$150 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on vehicles purchased from Enterprise Car Sales 5/16/11-5/31/11 and financed through Washington Community FCU. Offer valid 5/16/11-5/31/11. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

**WASHINGTON COMMUNITY**  
FEDERAL CREDIT UNION

45 Griffith Avenue  
Washington, PA 15301

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PERMIT NO. 425

# Bikes, Boats and Beaches!!

Finance your new bike,  
boat, auto or RV with us  
this Spring and we'll send  
you to the beach!

You'll have a chance to  
**TAKE A VACATION ON US**  
when you get your loan at the  
Credit Union! Choose from  
deluxe hotels in over 100 cities  
and enjoy a 4 day/3 night  
family getaway!

We will announce five  
lucky winners in  
May and five in June.  
Visit our website  
for details!

We know you're busy-  
Apply online at  
[www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com)  
and we'll call you!

**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](http://www.washingtoncommunityfcu.com)



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