

# THE TELLER

JULY 2011

## Calendar Of Events

### SEPTEMBER

September 5, 2011

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

Email: [info@washingtoncommunityfcu.com](mailto:info@washingtoncommunityfcu.com)

## New Phone System

We've upgraded our phone system to better serve you. Please listen to the new prompts and you'll be directed to the employee you wish to reach.

## VISA Skip-A-Pay is Here!

Free up some cash this summer by skipping your July VISA Card payment!\*

Look for the insert in your July VISA statement or ask a Member Service Representative for more details.

\*When you choose to skip this month's credit card payment, interest will continue to accrue on your total balance and your next minimum payment will be due the following month as usual. Must be an account in good standing.



Feeling The



Knock Out Your Bills with **e**bill

and we'll **PAY YOUR BILLS!!!**



Knock out bills by enrolling in eBill this summer! If you are enrolled in eBill by August 30th and make at least one payment through the service, you will be entered into a drawing to be reimbursed for all the bills you paid in eBill- up to \$500. Imagine what you could do with an extra \$500 in cash this summer.

Every member registered on eBill who makes at least one payment before August 30th will be entered into the drawing. The more you pay, the more you are eligible to win! For example, if you only make one \$20 payment through the system and your name is drawn we'll reimburse you for that \$20 bill. But, if you make \$500 worth of payments through eBill, we'll reimburse you the full \$500! You could win simply for signing up and using this easy, convenient, and FREE service.

If you are currently an eBank (online banking) user, log in and click on "Bill Payment" to enroll. If you aren't enrolled in eBank yet, now is the perfect time! Visit [washingtoncommunityfcu.com](http://washingtoncommunityfcu.com) and click on "Online Banking" in the upper right corner. Then choose "No Username?" and enroll in this FREE service. It's just that easy!

Questions about eBill or eBank? Stop in to one of our branches and we can walk you through the services on our new in-branch eBank kiosks. Or give us a call- we'll be happy to help you enroll in these fabulously free eProducts!

## We'll Show YOU The Money

Looking to save some cash? Who isn't? We're offering loan rates as low as 3.99% APR\* on new and used auto loans and on 5-year home equity loans. Imagine shaving dollars off your monthly loan payment, and think of all you could do with that extra cash!

Sit down with one of our loan officers and after only a few short minutes we'll be able to show you how much you can save by refinancing your existing loan with us. Or, if you're looking to buy a new or used car, invest in some home repairs, or even take a summer vacation- visit us first for all your loan needs!

Wouldn't you like someone to Show YOU The Money? Call or stop in and let us help you start saving. *Subject to credit approval, rates not valid with any other discount or promotion.*

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DISCOVER A BETTER WAY TO BANK

## From The President's Desk

### Excited about Products



I'm very excited to announce that we will soon be rolling out ePerks- a new member benefit that will give you access to products like Life Lock, which protects your identity, and Identity Theft 911, which comes to the rescue if you are ever a victim of identity theft. This new program also includes extensive perks and rebates when you shop online and \$10,000 in AD&D Insurance. We will be promoting this new product later this summer and I encourage each of you to enroll.

Additionally, we are pleased to note that we are currently developing TWO new branches- one located at 151 East Pike Street in Canonsburg. Construction is under way and we hope to offer you this additional level of access to your Credit Union later this year.

The second branch you're already familiar with – it's our eBranch: [www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com). Over the next several months you will see extensive improvements to our website and our online banking service, which we are now calling eBank. As you read on page one, we are currently promoting eBill, our free electronic bill pay service. We will continue to inform you about all the electronic products and services we offer as we strive to offer you the utmost in service and convenience.

I believe you should be able to access your accounts in the method that is most convenient for you. I am confident that our three locations, our eBranch and our eProducts will allow you to manage your finances in the way that you prefer at the times that fit in to your busy schedule. We welcome your feedback as we work to provide you with a BETTER WAY TO BANK.

Thank you for being a member!  
Ed Orisko



**Celebrating 40 years of service to our members.**

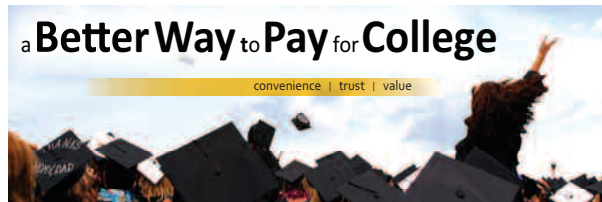
## Youth Week 2011

We had a HUGE Youth Week Celebration at the Road branch on Saturday, April 30th. WJPA, house, and Games2U were contributing to the fun. Watch for next events this Fall!



### a Better Way to Pay for College

convenience | trust | value



#### Washington Community FCU's Private Student Loan Solution

We can help you fill the college funding gap. Learn more about Student Choice, our private student loan solution, by visiting our website and clicking on the "Student Choice" link in the left sidebar.

## FYI

### NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit [www.ncua.gov](http://www.ncua.gov).

### FUNDS AVAILABILITY CHANGES

Effective July 21st, 2011, \$200 will be available immediately upon deposit of a check at the branch or via the ATM. This is an increased benefit from the previous immediate availability of \$100.

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## Washington Community FCU & Enterprise Car Sales present the **FALL AUTO EVENT**

This September, Washington Community FCU and Enterprise Car Sales are teaming up for the FALL AUTO EVENT! An auto event that you do not want to miss, make sure to mark your calendar for September 24, 2011. When you borrow from Washington Community FCU and buy from Enterprise Car Sales during the AUTO event you will enjoy a special low discounted rate, plus KBB+\$1000 for your trade! Don't let time run out – this event is only at Enterprise Car Sales. There will be a representative from the Credit Union on-site.

*The Auto Event will be held where the  
Washington Wild Things Play:*

**Consol Energy Park**  
1 Washington Federal Way, Washington, PA 15301  
**9am-1pm**

**You Can Preview the inventory at Enterprise Car Sales:**

4489 Campbells Run Road, Pittsburgh, PA 15205  
(412) 788-8558 or [www.cuautodeals.com](http://www.cuautodeals.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!

<sup>1</sup> Rates will vary based on credit worthiness and terms. Financing for qualified Washington Community FCU members only. Not all buyers will qualify. Offer valid only on Enterprise Car Sales vehicles purchased from 9/1/11-9/30/11.

<sup>2</sup> Offer valid only on Enterprise Car Sales vehicles purchased from 09/1/11-9/30/11 and financed through Washington Community Federal Credit Union. Trade-In values obtained from © 2011 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 \$1,000 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. 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. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, Louisiana, Oregon, South Carolina, Texas and Wisconsin. Offer valid on/from 09/01/11-09/30/11. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

## *Noteworthy*

### **Find Us On Facebook**

We're working on developing a Facebook page, so watch for us in the coming month!

### **Working To Protect You**

You wouldn't let someone in your home without checking who they are first. Because we're the home for your money, we're pretty particular about who we let through the door. That is why we'll often ask for photo identification or several pieces of information before accessing your accounts. This approach is just one of the many security measures we use, from software to internal procedures, to make sure we secure your financial and personal information.

### **Cool Stuff For Students!**

Did you know your teenager can earn \$25 just for watching online financial videos? Did you know that your grade-school student can visit our website and learn about how to spend, save, and share? And did you know that we offer the "Dollar for an A" program, giving your grade school and high school students \$1 for each A they earn on their report card? Visit our website and click on 'Students' to learn about all we have to offer Credit Union youth!

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Bills with eBill**  
**and we'll PAY  
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**W**  
**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)

