

# THE TELLER

FALL 2009



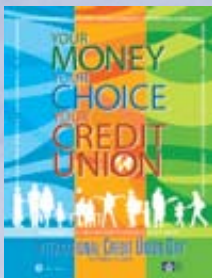
**WASHINGTON COMMUNITY**  
FEDERAL CREDIT UNION

## Celebrate With Us

Join us on October 15 and 16 as credit union members around the world celebrate International Credit Union Day.® At both of our locations, we will be celebrating with food, prizes and giveaways to be enjoyed by all our valued members.

Why do 177 million people worldwide choose credit unions? Values, trust and service are among the reasons. Combine that with the credit union

philosophy of 'people before profits' and it's no surprise that credit unions are the popular choice. So stop by and celebrate with your fellow members!



## Discover The Benefits Of e-Statements!



Sign up for e-Statements today and discover the freedom you'll gain from receiving your account statements electronically.

**Fast** – Traditional paper statements take days to arrive through the mail. e-Statements are delivered right to your e-mail inbox and alert you that your statement is ready for online viewing.

**Convenient** – A link on our Home Banking site, e-Statement Preferences, will enable you to enroll in e-Statements. We make it easy for you to save your e-Statement to your computer or print out a copy for your files. Instead of pages of account information to file, access to your statement history will be a mouse click away.

**Safe** – Your e-Statement is only accessible when you log in to your secure Internet banking account using your unique **user ID and password**.

**Free** – This service is available to you at no charge. We're committed to helping you make the most of the exciting new freedoms electronic banking provides.

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## You Could Win \$50!

Enroll in e-Statements and your name will automatically be entered in our drawing to win \$50! The drawing will be held on October 30. This is just another reason why now is the perfect time to sign up for this convenient service!

### Enroll Today!

There's never been a better time to arrange for this convenient electronic service. Visit us at [www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com) to enroll or for more information. If you are already using Online Banking, simply click on e-Statement preferences on the homepage.



*Discover A New Way To Bank*

# Education Station

## Protect Your Students From Identity Theft

Young adults between the ages of 18-29 are the group most targeted by identity thieves. College students are vulnerable to identity theft for a number of reasons, according to a recent survey conducted by Impulse Research for Chubb Group, Warren, NJ. Some of those reasons include:

- Almost 49% of college students receive credit card applications on a daily or weekly basis and 30% of students throw them out without destroying them.
- Nearly 48% of college students have had grades posted by their Social Security numbers.
- Close to 30% of students rarely, if ever, reconcile their credit card and Checking Account balances.

Continue to remind your young adult about the safety guidelines they should be practicing while away from home and for the rest of their lives. Taking a few precautionary steps to protect your valuables and personal information from theft will lead to a very safe and enjoyable college experience. Here are some helpful tips:

- Shred all credit card approval offers.
- Shred all documents that contain personal information.
- Monitor your credit card bills and credit union statements.
- Sign up for e-Statements, which are more secure than paper statements.
- Don't leave mail or personal records lying around your apartment or dorm room.
- Keep your Social Security number as private as possible – request a randomly generated student ID number instead.



## Pay Off Your High Interest Credit Cards.

### We Can Help!

Due to the troubled economy, rates on other credit cards are increasing. Here at the credit union, our everyday low credit card rates are not increasing. If you're struggling to make your current credit card payments, you should consider switching to our low rate VISA® Credit Card. Enjoy a lower rate when you transfer your balances from other credit cards or retail store cards. Plus, there are NO transaction fees and you'll receive a 1% Cash Back rebate on all purchases!

### It's VISA® Rebate Time!

It's that time of year to watch for your VISA® Rebate Check. Checks will be arriving by mail in early November!

### Apply Today!

Stop by one of our offices today to pick up your money-saving application. Call **(724) 228-2030** for more information.

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Contact the credit union for complete details.

## VISA® CREDIT CARDS

Balance Transfer Savings  
As Low As

**6.90% APR\***

Until Balance Is Paid In Full

## We Have Money To Lend And We've Lowered Our Rates Significantly

The economy has been rocky over the past few months, but rest assured that Washington Community FCU is still financially strong and stable. Although other financial institutions are tightening their belts, we have money to lend. Do you need a New or Used Auto Loan, Mortgage or Home Improvement Loan? Simply give us a call – we're here to help.

To apply today, please stop by the credit union, visit [www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com), call the main office at (724) 228-2030 or our branch at (724) 743-4404.



### PERSONAL LOANS

As Low As

**8.90% APR\***

Terms Up To 60 Months

## Save Time And Simplify Your Finances!

We know how hectic life can be. Did you know that we offer several different ways for you to access your credit union accounts 24/7?

**Online Banking** – Accessible from [www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com), you can use Online Banking to check account balances, transfer funds between accounts and so much more!

**Electronic Bill Pay** – With postage rates constantly on the rise, Electronic Bill Pay is an easy way to save some money. Simply set up your schedule of bills to be paid and rest assured they'll be paid on time. This service is available 24/7 so you can pay your bills anytime.

**Audio Response** – Access your accounts by calling (724) 229-9774 or toll-free at 1 (800) 256-1853. It's convenient and easy to use!

**Direct Deposit** – This service automatically transfers your paycheck into your account so it is available immediately each payday. Payday has never been easier – or safer!

**ATM Card** – Withdraw cash, check account balances, transfer money between accounts and more at ATMs nationwide.

**MasterCard® Debit Card** – Use your card to make purchases at millions of locations worldwide, and the money will be deducted from your Checking Account. If you just need cash, our MasterCard Debit Card also works at millions of ATMs worldwide.

### Enroll Today!

Stop by the credit union or give us a call at (724) 228-2030 to enroll or for more information.

## Helping You Through The Holiday Season!

The holiday season will be here before you know it. If you could use a little help through the holiday season, look no further than your credit union. If some extra cash would come in handy for your wish list, a Personal Loan from Washington Community FCU is the perfect solution. You can borrow up to \$10,000 and use the money to help pay for your gifts, take a New Year's getaway or just to put some extra cash in your pocket during the holiday season when money is tight. It's the affordable way to make this holiday season one to remember!

### Apply Today!

Don't wait until the last minute – get a head start and apply for a loan today and rest assured you'll be ready for the holiday season. Stop by the credit union or call (724) 228-2030 to apply or for more information.

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Contact the credit union for complete details.

## Need The Perfect Gift?

If you're having a tough time finding the perfect gift, stop by the credit union. We offer holiday Gift Cards. It's the perfect gift for anyone!

## Send Us A New Member And Have Dinner On Us!†

Help us spread the word and share the benefits of credit union membership with the people in your life! Simply fill out this coupon and give it to your referral. Once your referral opens an account at the credit union, you will receive a Texas Roadhouse Gift Card! Your credit union is open to everyone in Washington and Greene counties – so spread the word and share the benefits with your family, friends, neighbors and co-workers!



### Send Us A New Member – Have Dinner On Us!†

Member's Name \_\_\_\_\_

Referral Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Texas Roadhouse is not affiliated with Washington Community FCU.

†Limit one Texas Roadhouse Gift Card per referring member. New member must be at least 12 yrs. old. Limited time. Contact the credit union for complete details.



**WASHINGTON COMMUNITY**  
FEDERAL CREDIT UNION

**Main Office**

45 Griffith Avenue  
Washington, PA 15301

Phone: (724) 228-2030  
Fax: (724) 228-9055

**Hours:**

Monday-Thursday: 9:00 a.m. - 4:30 p.m.  
Friday: 9:00 a.m. - 6:00 p.m.



**Racetrack Road**

440 Racetrack Road  
Washington, PA 15301

Phone: (724) 743-4404  
Fax: (724) 743-4363

**Hours:**

Monday-Thursday: 9:00 a.m. - 4:30 p.m.  
Friday: 9:00 a.m. - 6:00 p.m.  
Saturday: 9:00 a.m. - 1:00 p.m.



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



MP-15912 9/09 Marketing Partners, Inc. (888) 641-1215

# Bulletin Board

## Holiday Club News

All 2009 Holiday Club Account funds were transferred to member Share Savings Accounts on October 1, 2009 and are available for withdrawal. Sign up for your 2010 Holiday Club Account now and enjoy the peace of mind knowing you'll be prepared when next year's holiday season rolls around. Stop by the credit union to open your account.

## It's VISA® Rebate Time!

It's that time of year to watch for your VISA® Rebate Check. Checks will be arriving by mail in early November!

## Update Your Contact Info

Please let us know if you have moved or changed your phone number. If your e-mail address has changed, please notify us via the message board through Online Banking or a note with your signature. It's important that we update our records so you continue to receive important credit union news in a timely manner.



**Discover The Benefits Of e-Statements!  
You Could Win \$50!\***

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

45 Griffith Avenue  
Washington, PA 15301



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