

THE TELLER



SPRING 2009



WASHINGTON COMMUNITY
FEDERAL CREDIT UNION

Invest In America & Save Big

When you buy an American-made vehicle, you're investing in America. When a credit union finances your new vehicle, home or small business, they're investing in America, too. What a great way to support American businesses while also saving you money!

As part of the "Invest in America" program, credit unions throughout the United States have partnered with GM and Chrysler to help members save money on a new car or truck. And depending upon which vehicle you choose, you could save up to thousands of dollars on a brand-new American-made vehicle. For details on the program, visit www.lovelycreditunion.org.

Invest in
America 

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Itching For A New Ride?

No matter what your auto needs are, now is a great time to buy a new vehicle. Whether you are looking for something bigger or smaller, more fuel efficient, more fun or more practical, your options are endless!

With the economy the way it is, many car dealerships still have a lot of new or slightly used 2008 models on their lots. With 2010 models arriving soon, this means 2009 vehicles are priced to move. Dealerships are offering great deals to sell off the 2008 and 2009 models, so now is the time to buy that new or used auto you have been waiting for.

Now is also a great time to buy a vehicle because the credit union has fabulous rates **as low as 4.99% APR*** on new or used autos. These rates also apply if you recently bought a vehicle and would like to refinance it at the credit union.

We Also Offer Motorcycle & Boat Loans!

Now that warmer weather is here, maybe a new car is not what you need, but a motorcycle or boat is what you have been dreaming of. Our low Vehicle Loan rates apply to these purchases also. So stop the itching today and contact the credit union for your pre-approved loan and start enjoying the warmer weather with your new ride.



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

Discover A New Way To Bank

Education Station

Popular Member Questions Answered

Q: How can I access my accounts after business hours? I need to verify that a check has cleared.

A. For 24-hour access to your accounts, try Online Banking. This service allows you to check your account balances, pay your VISA® Credit Card bills or make other loan payments and much more.

A great way to make automatic deposits is to enroll in Direct Deposit. After you sign up for this service, your funds are available automatically on payday, plus you are entitled to free traveler's checks and money orders. Ask us for details.

Q: Do I really need to choose three security questions, as the Online Banking service requests?

A. Yes, it is helpful to choose your three security questions as soon as possible. Otherwise after a period of time, for your security, your account is blocked. This helps us protect your accounts to the fullest.



Just A Reminder!

When setting up electronic Checking Account deposits or withdrawals, please use the numbers on the bottom of your check (the MICR line) to identify the routing and member account numbers. Your account number may be either 10 or 13 digits. If you have a 13-digit account number on your check, it will always begin with the numbers 107. *Please use the full account number.* If you have any questions, please contact the credit union.

We're Going Paperless!

Washington Community FCU will soon offer eStatements, which will replace the paper account statements you receive in the mail.

eStatements are even more secure than paper statements, according to financial experts. "Paper account statements and credit card bills often give mail thieves all the information they need to hijack our finances," writes Liz Pulliam Weston of MSN Money.

Another great reason to make the switch to eStatements is due to the recent postage increase. Electronic statements will save your credit union money on bulk statement mailings, and we will pass the savings along to you.

To learn more about eStatements and how they will benefit you, stop by the credit union or call **(724) 228-2030**.

eStatements Are Coming Soon! Details To Follow



Need Money For College?

Attention, parents and students – our Loan Officers can help you apply for low interest rate Student Loans through the federal government! Stop by the credit union to apply today and get the funding you need for higher education.

And Don't Forget...

Students headed off to school can make money management so much easier by choosing a Washington Community FCU Checking Account. This account is *free* and offers convenient worldwide access via Online Banking, Master Card® Debit Card and thousands of ATM locations across the country.

To open your Checking Account today, simply stop by the credit union at your convenience.

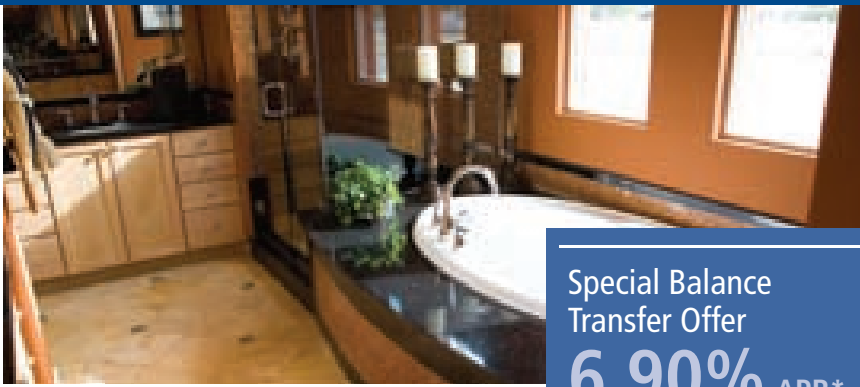
Safety & Soundness Update

Some of the headlines concerning other financial institutions have been troubling. Washington Community FCU members have nothing to worry about, because we have not made problematic loans and investments that put our financial stability at risk.

As your credit union, Washington Community FCU remains fiscally sound and well capitalized. We still have money to lend, and we continue to grow!

You can rest assured that the deposits and loans you make at Washington Community FCU are safe and sound. This is because your deposits are federally insured to at least \$250,000 through the National Credit Union Administration and backed by the full faith and credit of the United States Government.

We welcome you, your friends and your family to take advantage of all Washington Community FCU has to offer.



Special Balance
Transfer Offer
6.90% APR*

VISA® To The Rescue!

"It started with a leaky faucet and took off from there. I decided the bathroom needed a new paint job, updated fixtures and a designer shower curtain. And that's just the beginning.

"I'm glad I've got my Washington Community FCU VISA® Credit Card to help me with my purchases. I won't stop until it looks like it was done by professionals."

Ask A Member Service Representative how a credit union VISA Credit Card can help you break ground on your next home improvement project.

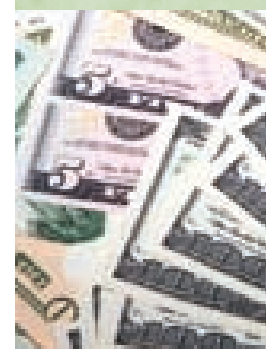
Save big by transferring your higher interest rate balances to your Washington Community FCU VISA Credit Card. You'll pay this special lower interest rate until the balance you transfer is paid in full! It's easy to access your account online and make payments using Online Banking, too.

Stop in either branch, call **(724) 228-2030** or **(724) 743-4404**, or visit us online at **www.washingtoncommunityfcu.com** for more information or to apply today.

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

Washington Community FCU Celebrates 38 years!!!!

Washington Community FCU held its 38th Annual Meeting on Saturday, April 4th at the Holiday Inn on Racetrack Road. Approximately 300 members attended the breakfast buffet. The meeting was held in memory of the late Gene "Tony" Bebout, who was one of the original founders of Washington Steel Employees Federal Credit Union. The two nominees for director's positions, Chuck Rogers and Ed Orisko were elected by acclamation, as there were no other nominees or petitions. The meeting ended with a drawing for cash prizes.



**HOME EQUITY
LOANS**
As Low As
4.99% APR*
60-Month Term
No Closing Costs!

Just For Teens

Not-So-Odd Jobs To Try

Need some extra cash, fast? Consider the following moneymakers.

Baby-sit on a weekend night. If your parents know people with young children, or if you have neighbors with little kids, ask if you can watch them for a few hours on a weekend night.

Mow lawns, rake leaves or shovel snow. This seasonal stand-by is an easy way to rake in some extra cash.

Walk dogs. If you don't know anyone personally who needs their dog walked, ask your local veterinarian if you can put flyers up in the office. (You may also want to check with your parents first.)

Apply for a paper route. Contact the local newspaper and see if there are any route openings. Riding your bike on your route is a great way to get some exercise, too!



Lower Your Bills Using Your Home's Equity

Looking for a way to reduce your monthly debt load? You can use your low interest rate Washington Community FCU Home Equity Loan to consolidate bills, make home repairs or upgrades, pay tuition and more. The interest you pay may be tax-deductible (ask your tax advisor for details).

Special Bonus – Receive A \$50 Gas Card At Loan Closing!*

Apply Today

Stop by, call **(724) 228-2030** or visit **www.washingtoncommunityfcu.com** today.

*APR=Annual Percentage Rate. Rate shown for qualified borrowers on 60-month term. One \$50 Gas Card per loan. Contact the credit union for complete details.

Bring Your Mortgage To The Credit Union!

We can save you thousands over the course of your Mortgage with our low rates and wide variety of programs. Also, we do *not* sell our loans to another organization; your Mortgage will always be serviced by the credit union so we can answer all of your questions. To learn more, stop by and ask to speak to a Loan Officer today.



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



MP-15428 5/09 Marketing Partners, Inc. (888) 641-1215

Bulletin Board

*Save Time & Money
With Direct Deposit*

Have your paychecks, Social Security or pension checks deposited directly into your account so they are immediately available every pay period. It's the fast and secure way to deposit your money - without having to wait in line!

Has Your Contact Info Changed?

Please let us know if you have moved or your phone number has changed so we can update our records.

Important Debit Notice

Please note that you may use your Debit Card to make up to \$800 in signature based purchases and \$500 in pin based transactions and withdrawals.

**Itching For A New Ride?
Invest In America Can Help!**

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www.washingtoncommunityfcu.com

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Washington, PA 15301

WASHINGTON COMMUNITY
FEDERAL CREDIT UNION



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