

# THE TELLER

WINTER 2010



**WASHINGTON COMMUNITY**  
FEDERAL CREDIT UNION

## Calendar Of Events

**March 15 - April 9, 2010**

Annual Meeting Tickets Available

**April 2, 2010**

Good Friday: Branches are Closed

**April 3, 2010**

Branches are Closed

**April 15, 2010**

Deadline for IRA contributions for previous years' tax deductions

**April 17, 2010**

39th Annual Meeting

## Important Numbers

Routing/ABA Number: 243385456

Audio Response: **(724) 229-9774**  
or **(800) 256-1853**

VISA Lost/Stolen: **(800) 433-0505**

Debit/ATM Lost/Stolen: **(800) 523-4175**

Website:

**www.washingtoncommunityfcu.com**

Email:

**info@washingtoncommunityfcu.com**

## IN THIS ISSUE

From The President's Desk  
Page 2

A Better Way To Bank...Online!  
Page 2

39th Annual Meeting  
Page 3

Bulletin Board  
Page 4

## Start The New Year With Lower Monthly Payments!

There is no better time to consolidate high-rate credit card debt and get your finances in order! You can save with a Platinum VISA® Card from your Credit Union and get a great low rate of 6.90% APR\* on balance transfers!

Been bombarded by late fees, or hit with an increased rate because you were late on just one payment? At Washington Community FCU, we're here to help you build a better financial future and not to punish you for one small mistake. That's why your VISA® Platinum Credit Card will stay at the low fixed rate of 9.90% APR,\* no questions asked.

AND our Platinum VISA® Card offers **1% cash back on purchases!**

It's easy to apply today. Stop by either of our two locations, call **(724) 228-2030** or **(724) 743-4404**, or visit us online at **www.washingtoncommunityfcu.com**.

\*APR=Annual Percentage Rate.



## Looking For A Loan? Trust Washington Community FCU

Have you met our friendly loan staff? Jim, Donna and Bob (l-r) are available to help you with all your loan needs. We offer Home Equity Loans & Lines of Credit, New & Used Auto Loans, Personal Loans & Lines of Credit, Mortgage Loans and Student Loans. You can also apply for our Platinum VISA® Card and enjoy 1% cash back on purchases.

Our Credit Union is strong, safe & secure, and we have money to lend. Trust us with your next loan and take advantage of great rates, low monthly payments, and convenient payment methods!

**Discover A Better Way To Bank**

## From The President's Desk

As December passed and the New Year quickly approached, I spent some time thinking about the things that can be overlooked due to the frenzy of the season. While doing some reading, I came across this quote:



***“Feeling gratitude and not expressing it is like wrapping a present and not giving it.”***

In our fast-paced world we often don't take the time to thank those who mean the most to us. With that in mind, I wanted to take this opportunity to let you know how grateful I am for your loyalty.

In an effort to help keep our members informed, I will use each issue of “The Teller” to update you on Credit Union business and keep you current on the financial matters that may have the most impact on you and your family.

I understand that your lives are very hectic, not only during the holiday season but year-round. I encourage you to take advantage of the many services we have available to meet your needs; like Online Banking, Online Bill Pay, and our Audio Response telephone system. We offer these services to provide a multitude of ways for you to manage your finances where and when it is most convenient for you. At the same time, don't be a stranger. Stop by our two branch locations to say “hello” when you have the chance – we're always happy to see you!

We have exciting plans for 2010, and we look forward to another year helping each of you build a stronger financial future. From all the employees at Washington Community FCU, have a happy and healthy New Year.

Thanks for being a member!

Ed Orisko

## Try Our FREE Online Banking And Bill Pay Today!



**Online Banking** and **Bill Pay** are available to all members FREE of charge. These are excellent tools for viewing and maintaining your Credit Union accounts 24/7 from anywhere in the world!

**Online Banking** allows you to view account history and balances, recent transactions, and check clearings. You can transfer funds within your account, or transfer to another account at our Credit Union.

While in Online Banking, you can enroll in our free e-Statement service. e-Statements offer you a world of benefits. e-Statements reduce production costs for the Credit Union, which allows us to continue to offer you great rates and low fees. Eliminating mailing time lets you view and print your statement faster than ever before. You can securely access up to 18 months of previous statements online without any paper clutter, and e-Statements are a great way to “go green” and protect the environment.

Our **Bill Pay** system is now new and improved! Bill Pay makes it quicker, easier and cheaper (no need for stamps) to pay your monthly bills. Through the enhanced system, you can receive payment alerts via email or mobile text message, you can view your messages in the Message Center, and you can access a calendar that outlines all the payments you've made and those that are due. You can also send donation checks to charitable organizations, or send a person-to-person gift check.

Give it a try! Check out our FREE Online Banking and Bill Pay services at [www.washingtoncommunityfcu.com](http://www.washingtoncommunityfcu.com).



## Attend Our 39th Annual Meeting & Breakfast Buffet

Your Credit Union is a not-for-profit financial institution, and as a member you are also an owner of your organization. We encourage all members to attend the 39th Annual Meeting on Saturday, April 17, 2010. The event will again be held at the Racetrack Road Holiday Inn at 9:00 am.

The Annual Meeting is an excellent opportunity to socialize with fellow Credit Union members, talk to management and the Board of Directors, and enjoy a wonderful breakfast. You will also have the chance to learn more about your Credit Union's plans for the future.

Tickets go on sale March 15 at both Credit Union branch locations. Be sure to get your tickets right away – seats may fill up quickly!

### 2010 Notice Of Board Of Directors Election Procedures

The 2010 election of officers will be conducted by mail ballot, allowing every member the equal opportunity to vote. Three vacancies for three-year terms will be available for 2010. Board Chairman Chuck Rogers has appointed Ed Orisko, Rob Engel, II, and Chuck Neff to serve as the Nominating Committee for the forthcoming election.

Nominations of candidates for positions on the Board of Directors must be made by the Nominating Committee 90 days prior to the Annual Meeting. The Committee has nominated: Tim Sakovich, Ted Stubenbordt, and Mick Bednarski. PLEASE NOTE: No nominations will be permitted from the floor at the Meeting.

### Nominations By Petition Procedure

Applicants not nominated by the committee and wishing to use the petition procedure must file their petitions for nomination with the Secretary of the Credit Union by February 19, 2010. Petitions for nomination must contain the signatures of at least 90 members and must be accompanied by a statement from the nominee stating that he or she is agreeable to the nomination and will serve if elected. Petitions must also be accompanied by a short resume (no more than 75 words) containing biographical data that will only be published in the official candidate listing and mailed out with the ballot.

Special Notice: In the event that all nominations would result in a "No Contest" (only one candidate nominated for each office), in accordance with the Credit Union's bylaws, ballots will not be mailed out. Instead, the Parliamentary Rule will apply whereby the nominees will be elected by acclamation at the Annual Meeting.

## Annual Election Schedule

Nominations filed with the Secretary by the Nominating Committee:

**December 21, 2009**

Notification to members of the Nomination by Petition Procedures and notification of nominations selected by the Nominating Committee:

**January 20, 2010**

Deadline for receiving nominations by petition:

**February 19, 2010**

Posting of nominations (including petitions) no later than:

**March 13, 2010**

Ballots mailed to members (if there is a contest) no later than:

**March 18, 2010**

Election tellers must receive return ballots no later than:

**April 12, 2010**

39th Annual Meeting and Breakfast Buffet at Holiday Inn:

**April 17, 2010**



**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-16287 12/09 Marketing Partners, Inc. (888) 641-1215

# Bulletin Board

## LOW Home Equity Loan Rates

Save money with a rate as low as **4.99% APR\*** on a Home Equity Loan at your Credit Union! Use the equity in your home to get cash in-hand for all your New Year's projects, and enjoy no closing costs! Stop in, call or visit our website to apply today.

\*APR=Annual Percentage Rate. Rate shown for qualified borrowers on 60-month term.

## Know Your Limits

Don't forget that your Credit Union debit card has an \$800 purchase limit and a \$500 cash withdrawal limit within a 24-hour period.

## Try A Safe Deposit Box

A Safe Deposit Box is the perfect place to securely store important documents, jewelry, family heirlooms, and any other item you wish to protect. Our two locations offer Safe Deposit Boxes in various sizes to best meet your needs. Call or stop in today to learn more!

\*Safe Deposit Boxes and their content are not insured by NCUA or the Credit Union.

## Ready For A Vacation?

Now that the holidays are over, it's time to start planning your dream vacation. A Club Account is a great way to set money aside on a regular basis to save for a much-needed getaway. Open a Vacation Club Account at your Credit Union today!

**Discover A Better Way To Bank**

**Start The New Year With Lower Monthly Payments!**

See Page 1

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**WASHINGTON COMMUNITY**  
FEDERAL CREDIT UNION



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