



The Chalkboard

Washington Area FCU

Fall 2015

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What is Identity Theft?

Identity theft is one of the fastest growing crimes in the United States. Millions of Americans are affected each year. If your identity is stolen, you could spend months or years and possibly thousands of dollars reclaiming your name and cleaning up the mess that the thief has left for you.

Identity theft occurs when someone assumes your identity by using your personal or financial information to open bank, credit card or other accounts in an attempt to commit fraud or theft. If you become a victim, act quickly.

- * Contact the credit bureaus
- * Contact your creditors and financial institutions
- * Contact local authorities
- * Contact government authorities
- * Maintain good records and follow-up

You can protect yourself against identity theft in the following ways:

- * Guard your Social Security number
- * Protect your passwords and PINs
- * Use technology wisely
- * Manage your personal information at home
- * Be cautious when you're out and about

Have questions about Identity Theft? As a member of Washington Area FCU, you can take advantage of the *Accel* program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org



Holiday Member Appreciation Event

Activities for all ages!

Snacks, crafts, face painting, and Santa for the kids.
Wine tasting and last minute gift ideas for the adults—hosted by J&D Cellars Winery.

Saturday, December 19

9 am - 1 pm

Meadows Landing Branch

We look forward to seeing you!



Dog Days of Summer

It's been said that dogs are man's best friend. We had the opportunity to meet some of our members' furry friends on August 1. It was a great day spent with our Charity of the quarter, the Washington Area Humane Society.



Holiday Closures

Wednesday, Nov 11, Veteran's Day

Thursday, Nov 26, Thanksgiving

Friday, Nov 27, Thanksgiving

Thursday, Dec 24, Christmas Eve
12:00 PM

Friday, Dec 25, Christmas Day

Thursday, Dec 31, New Year's Eve
3:00 PM

Friday, Jan 1, New Year's Day



How to Reach Us

Washington Area
Federal Credit Union

724.222.8064

info@watfcu.org

Hours of Operation

Meadows Landing:

Mon-Wed 9-4:30

Thurs 9-5

Fri 9-6

Sat 9-1

Park Ave.:

Mon-Wed 9-4:30

Thurs 9-6

Fri 9-5



PENNY FOR YOUR THOUGHTS ...SPEND YOUR MONEY RESPONSIBLY!

Brrr....Feel that chill in the air? That means the holiday season is coming upon us!

The holidays are my favorite time of the year but also the most expensive; luckily I have a few tips and tricks that make it easy to save money and have all your friends and family talking about your holiday gatherings for the rest of the year!

1. DIY costumes are fun and easy to make on a budget, some of my favorites are "bag of jelly beans" for this costume all you'll need is a clear trash bag, pack of mini balloons and a ribbon. Cut holes in the trash bag for your arms and legs, write the nutritional info on the back of the bag and fill with balloons! Tie the top near your neck with a ribbon and your all set! Another great one is the "mime" for this one all you'll need is some white face paint and all black clothes, add white gloves and you have a complete mime costume!
2. Christmas shopping tends to get very expensive real quick so here's some tips to keep the spending under control; Make a list of everyone you'll be shopping for and set a budget for each individual. Many small purchases tend to add up quickly, so have a gift idea in mind before you head to the stores. Do your online research, price compare and get the most bang for your buck!

DIY gifts are always a great option; they let people know you took the time to make something especially for them; a spa basket is a great way for mom to pamper herself! A tool box basket filled with useful gadgets for dad is always a fun idea!

Want more tips like this? Follow me on Twitter @Penny_Sense! I'm always posting tips, tricks, and fun facts.

-PENNY



"Louis, I think this is the beginning of a beautiful friendship."
Rick Blaine - Casablanca U.S. release January 23, 1943

Fall is undoubtedly my favorite season of the year. With the clear crisp days, and the rush of activities that occupy our time, it is perhaps fitting that fall officially ends as the holiday season begins. After that the quiet of winter is perhaps a well needed respite from such a busy time.

Autumn activities often include school and sports which normally entail gatherings of family and friends. Credit unions by their nature are "friendly" environments. Our "patrons" are called members, and it doesn't require much time in our lobby to see the friendships that have developed over time with the staff.

While friendship is a term reserved for human activity, a business can form "friendships" in the partnerships forged over time. I would like to list some of these "friendships" *your credit union* maintains, and encourage you to take advantage of the special offers they have for our members.

Accel – from credit counseling to budgeting to advice on mortgages this free service is available to all credit union members.

CUNA Mutual (Costas Grekis) for alternative investments and financial planning.

Enterprise – great deals on quality used cars available for our members.

Liberty Mutual – great rates on auto and homeowners insurance. Special pricing options are available for teachers.

Sherpa – identity theft protection.

Sprint – mobile phones.

Turbo Tax – tax preparation service.

All of these "friendships" are available to you our members and friends. Find the appropriate links on our website or ask one of our staff members for assistance. As always I invite you to invite your friends and co-workers to become our "new friends" by joining *your credit union*.

I wish you and your families a wonderful fall season.

Joseph Marzullo

4th Quarter Giving Focus: City Mission

In the fourth quarter *your credit union* will focus on helping The City Mission. You don't have to be in Washington very long to learn of the good work this great organization performs year round. Cash donations will be accepted at both branches, and an Angel Tree will be set up if you would like to purchase holiday presents for those less fortunate than you. Stop into an office and ask a staff member how you can help.



Mark Your Calendar

Please see our Holiday Schedule on page 2.

News, Offers, and
Events



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**GET A LITTLE HELP WITH YOUR
HOLIDAY SHOPPING AND GET
REWARDED ON ALL PURCHASES
TOO!**



@PENNY_SENSE

- INTRODUCTORY BALANCE TRANSFER APR OF 2.99%* FOR 6 MONTHS
 - PLUS, SPECIAL APR OF 2.99%* FOR 6 MONTHS ON ALL PURCHASES MADE BETWEEN NOV 1, 2015 & JAN 31, 2016
 - FIXED APR OF 7.99%** AFTER THAT
 - NO ANNUAL, CASH ADVANCE, OR BALANCE TRANSFER FEES
 - AND EARN REWARDS ON ALL PURCHASES!
- (CURRENT CARDHOLDERS ARE ALSO ELIGIBLE FOR THIS PROMOTION!)

*Daily periodic rate .008192- for qualified applicants. **Daily periodic rate .021890- for qualified applicants. This is a loan product advertisement by Washington Area Teachers FCU 75 Landings Drive Washington, PA 15301. We are an equal opportunity lender. Federally insured by NCUA.

**Save \$ With a
Sprint Discount!**

Tired of paying too much for your cell bill? WAFCU members can save with the Sprint Credit Union Member Discount from Invest in America. Discounts include: savings on monthly wireless bills plus activation and upgrade fee waivers.

Current and new Sprint customers need only verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Invest in America app on iTunes or Google Play to verify your membership.

*Have a Safe
and Happy
Holiday!!*