



The Chalkboard

Washington Area FCU

FALL 2017

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Washington Area FCU
voted #1

Best Credit Union for
2017!

Thank you for
voting us

Best of the Best!



Holiday Member Appreciation Event

Friday, December 1, 2017

12:00pm-4:00pm

In appreciation of your membership, we invite you to join us for some holiday cheer! Both, Park Ave and Meadow's Landing will have raffles, activities for the kids, refreshments, food and dessert!



Santa and Mrs. Claus will be visiting the Meadows Landing office!

Any Season...

Any Reason...

Holiday Loan Special

Offer valid through

December 31, 2017



**Ask your WAFCU loan
specialist for more details!**



3rd Quarter Highlights!!!

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 Drive-up

Park Ave.:

Mon-Wed 9-4:30

Thurs 9-6

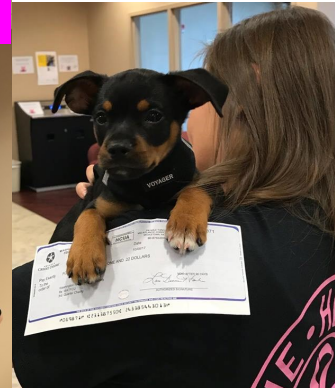
Fri 9-5



#PINKOUT WITH WAFCU



#PINKOUT WITH WAFCU



**Members
and staff
raised
\$421.22
for our
3rd Q.
Charity,**



SHERPA® IDENTITY PROTECTION SERVICES

IDENTITY THEFT REMAINS A TOP INDUSTRY CONCERN



Fraudsters committing Identity theft are becoming more and more sophisticated. They no longer have to steal your complete profile but rather only one true fact. They combine it with other made-up data and create a synthetic profile which will pass as accurate. For example, they use your social security number combine it with other false information and use it to get the cash and credit they want. The result is that you now have a sub-file on your credit report which can be detrimental.

Make no mistake: identity theft is on the rise. As we place more and more trust in technology to perform our everyday tasks, we open ourselves up to additional conduits for thieves to access our personal information. The latest fraud study from Javelin Strategy and Research reasserts that identity theft remains a top concern, accounting for 15.4 million identity fraud victims in 2016 alone. It is now a necessity to have layers of protection to ensure you won't become the latest victim in the flurry of identity fraud. Al Pascual, Research Director and Head of Fraud & Security at Javelin, affirms that when "industry, technology and consumers [work] in concert, people can best fight back against the fraudsters."

This is why it's important to use a best-in-class identity theft protection service, like SHERPA® Identity Protection, that includes a multi-layered approach to protecting your good name.

Visit www.protectedbySHERPA.com. <http://www.watfcu.org/partners/sherpa-identity-protection/>

REGULATION D

As a financial institution, Washington Area Federal Credit Union must comply with and enforce numerous federal regulations. Regulation D is a directive of the Federal government that is imposed on all financial institutions encompassing both banks and credit unions.

To maintain compliance with Regulation D, the credit union must limit withdrawals or transfers from your savings to no more than six during a calendar month.

TRANSACTIONS THAT COUNT TOWARD THE REGULATION D LIMIT INCLUDE:

Overdraft protection transfers (made automatically to cover insufficient funds in other accounts).*

***In order to comply with Regulation D, Washington Area Teachers FCU charges a \$5.00 fee after the fifth overdraft transfer.**

There is no limit to transfers or withdrawals done in person at the credit union or through an ATM.

Washington Area FCU Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

**Credit Union Members have saved nearly
\$2 billion with **Love My Credit Union Rewards** discounts!
The more offers you take advantage of, the more you save.**

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.
- ♥ Save up to \$15 on TurboTax Federal online and downloadable tax products.
- ♥ Get trusted protection and true savings with TruStage Auto & Home Insurance Program.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with Love to Shop at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!



Mark Your Calendar

November 23 and 24, 2017- Closed for Thanksgiving
December 25, 2017- Christmas Day
January 1, 2018- New Year's Day

News, Offers, and
Events



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washingtonarea
federalcreditunion



@Penny_Sense



Choose from more than 1,000 reward options with WATFCU'S ScoreCard Rewards Program!

What is ScoreCard Rewards? ScoreCard is WATFCU's reward program!

You'll earn valuable points redeemable for brand-name merchandise, gift cards, gas, or travel with every qualifying purchase you make with your WATFCU debit or credit card.

What kind of merchandise is available through ScoreCard? Register your WATFCU card (s) today at www.scorecardrewards.com to search our entire catalog, view your points, or check out the latest ScoreMore offers. Or if you want to quickly browse available merchandise without registering, you can do that at www.scorecardrewards.com/browse.

Log onto www.scorecardrewards.com to get a complete list of rewards.

WASHINGTON AREA FCU TEAM

Denise Hawk- CEO

Rebecca Hall- CFO

MEADOWS LANDING

Loans

Doug Caesber

Tula Hickman

Todd Aloia

Marketing

Brandi Butler

Card Operations

Marily Hoover

Christie Anderson

Compliance

Mary Colombo

Accounting

Janice Stift

Bret Hoffman

Member Service

Lynn Rush

Terene Cain

Jacie Scott

Leiarah Boyd

PARK AVENUE

Patty Johnston

Rebekah Studt

Joyce Waugh

Bria Kaempf



**Washington Area FCU wants to
wish our members a happy and
healthy holiday season!**

