



The Chalkboard

Washington Area FCU

SPRING 2017

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MOBILE WALLET ARE HERE!



PAY WITH A SINGLE TOUCH. APPLE PAY IS HERE.

Use Apple Pay and your WAFCU debit and credit cards to pay the easy, secure, and private way at hundreds of thousands of stores and participating apps.

PAY CONFIDENTLY ON THE GO. ANDROID PAY IS HERE.

Using your WAFCU Visa card with Android Pay is easy. Just snap a photo of it with your Android phone. Android Pay can be used at over a million locations across the U.S.

PAY CONFIDENTLY ON THE GO. SAMSUNG PAY IS HERE.

Samsung Pay is accepted almost anywhere you can swipe or tap your debit or credit card. It makes transactions super easy. Just swipe up to launch the app, secure with your fingerprint, and hover over the card reader to pay.

A special thank you to everyone that attended the 2017 Annual Dinner at The DoubleTree!!

Thank you to "The Dan Baker Band" for providing the entertainment.



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!

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



SHERPA® IDENTITY PROTECTION SERVICES

Leading your personal information safely through the digital world

Today's landscape can be a daunting place for your identity. Fortunately, SHERPA® Identity Protection can guide you through it, giving you the peace of mind and confidence you need to go about business as usual.

Using top protection technology, SHERPA® equips you with the tools and guidance to help protect your personal information. While no product can prevent identity theft, SHERPA® provides proactive monitoring to quickly identify fraudulent activity and put you on the right path forward should your information be compromised.

With Washington Area FCU and SHERPA® by your side, your identity is protected through a combination of services that includes:

- ◆ Ongoing credit monitoring and alerts
- ◆ 24/7 internet surveillance, social security number trace
- ◆ Full service identity restoration
- ◆ Lost wallet protection.
- ◆ Plus, no charge identity theft protection insurance—out of pocket reimbursement up to \$1 million and no deductible!
- ◆ Additional services available dependent up on protection level selected



You need someone looking out for you and your best interest. Choose SHERPA® and their enhanced identity theft protection to lead the way.

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

“Actually I prefer to see myself as the Janus, the two-faced god who is half Pollyanna and half Cassandra, warning of the future and perhaps living too much in the past—a combination of both.” — Ray Bradbury

The annual report is always a time for both reflection on the past, and commentary on the future. The *Janus* is an apt talisman for such a time with his simultaneous gaze directed both backward and forward. As 2017 begins *your credit union* is fixed as *Janus* at the portal as we honor the past while preparing for the changes that are affecting our industry’s future. Without succumbing to schizophrenia, we must capture Pollyanna’s optimism for the past and ground it with Cassandra’s harsh view of the future; a difficult task by anyone’s measure.

As with many credit unions, 2016 was a mixed bag. Although we experienced some turnover in staff, staffing in general was stable when compared to prior years. Loan growth hit projections while maintaining minimal delinquency and losses. New memberships were below target goals, but net results were positive. All audits were satisfactory, with the only major outstanding item being the negative earnings created by the construction of the new facility. In that area, great strides were made to improve earnings through an aggressive effort at marketing, cost reduction, and improved yields on the investment portfolio. The organization remains well capitalized, and is a survivor of the protracted low rate market we have endured.

Looking back, while things could have been better, they could equally have been far worse. As stated, despite flat growth, we remain stable and prepared to move forward. Our rearward, *Pollyanna* glance requires us to honor our roots, our core constituency, and our norm of personal and personalized service. These traits which brought us optimism in the past, have a place in the foreseeable future.

Looking forward, it is difficult for *your credit union* to grow in a market that is controlled by our competitors, most of which have deeper pockets, a wider reach, and a larger presence with which to attract potential members. The *Cassandra* portion of Bradbury’s quote predicts a market dominated by organizations that are fewer in number and larger in size, possessing technologies that are implemented at an ever increasing pace. Movement is toward technology and away from personnel. Speed and innovation are the traits most often touted. Our challenge in this environment is one of attracting and achieving relevancy for the next generation of consumers.

The best counter to these market trends is you, our owner/customer. As always, I urge you to refer coworkers and family members to *your credit union*. The best marketing is your testimonial and referral which has more impact than any promotion we can produce. Help us to cut through the fog of competition and bring in new members. Thank you for your continued support of our organization.

Joseph Marzullo

2017 Quarterly Charities

1st Quarter– DVSSP

2nd Quarter– Greater Washington County Food Bank

3rd Quarter– Washington Area Humane Society

4th Quarter– City Mission– Hope for the Homeless



Greater Washington County
FOOD BANK



April 14th, 2017– Closing at 3:00 p.m.
May 29th, 2017– Closed for Memorial Day
July 4th, 2017– Closed for Independence Day
September 4th, 2017– Closed for Labor Day
October 9th, 2017– Closed for Columbus Day

News, Offers, and
Events



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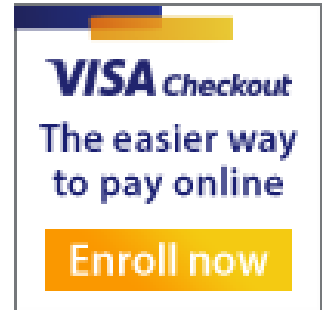
Washington Area FCU
75 Landings Drive
Washington, PA 15301

Visa Checkout

Pay online the easier way with Visa Checkout and your Washington Area FCU Visa card.

Say hello to a simple, speedy and safe new way to get through online checkout.

-  Pay with a single login from any device
-  Guard your data behind multiple layers of security
-  Keep earning the card rewards you love



Simple. Speedy. Safe.

Enroll in Visa Checkout with your Washington Area FCU Visa card today at
www.watfcu.org.

VISA Checkout

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Ask your WAFCU team about this Month's Rate Reductions.

Simple, Fast and Easy!!!

- HOME EQUITY LOAN
- PERSONAL LOAN
- PURCHASING A CAR

