



The Chalkboard

Washington Area FCU

Summer 2015

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Introducing Sherpa Identity Protection Services

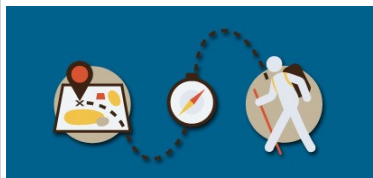
Leading your personal information safely through the digital world.

Today's landscape can be a daunting place for your identity. 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 upon protection level selected



PROTECTING MEMBERS' PERSONAL INFORMATION

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.watfcu.org and click on the Sherpa Identity Protection banner on the home page.

Dog Days of Summer Member Appreciation Event



Join us for hot dogs, refreshments,
giveaways, raffles and more!

Saturday, August 1

9 am - 1 pm

Meadows Landing Branch

The *Washington Area Humane Society* will be here with adoptable pets and your furry friends are welcome too!

We look forward to seeing you!



2015 Scholarship Recipients

Our 2015 scholarship was presented to 3 well-deserving students in May. Congratulations to Carina Stopenski, Elise Perelstine, and Jennifer McCord.

We wish you the best of luck with your post-secondary education!



New First Mortgage Department

We revamped our mortgage process and applications to give our members better rates, fewer fees, on-line decisions, preapprovals 24/7, and a full-line of mortgage loan products! Plus, get first-time home buying tips, or use one of our mortgage calculators to help determine what you can afford.

Want to learn more?
Check out our website:

www.watfcu.org/products-services/loans/

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!

It's finally summer and there are oh so many fun activities to do in this beautiful weather....but most of these things cost money! So how do you determine how to spend your money? Are you spending wisely? Try some of my tips so you don't overspend this summer!

1) Think "do I really want to do this? Or am I just doing this to be with my friends?". Its okay to say no sometimes! Save your money for something you will really enjoy. 2) Look for coupons and specials. You kids love your technology—so use it to your advantage. There are tons of websites and apps you can use to pull up coupons instantly. So make sure you check these before leaving home. 3) Try having a night-in. Call your friends, rent a movie, pop some popcorn, and you can have a fun night with your friends without burning through your cash! 4) Put some money in savings. Save some of your cash so you can go to that concert, or amusement park with your friends. Don't have a savings account? You can open one up at WAFCU!

Want some more tips like this? Follow me on Twitter @Penny_Sense! I sure do love offering tips, tricks, and fun facts. Enjoy your summer!

-PENNY



"I admire your courage, Miss...?"
"Trench. Sylvia Trench. I admire your luck, Mr....?"
"Bond. James Bond."
Dr. No – US Release 1963

This short scene of dialog introduced movie audiences to Sean Connery as James Bond for the first time in the 1963 release, *Dr. No*, and went on to become one of the more iconic scenes in movie history. As a fan of James Bond I've seen the movies and read the books. I know I'm in pretty good company, as this extremely successful film series has produced 23-movies over a 50-year time span, with the 24th entry, *Spectre* due for release this fall.

Your credit union and James Bond have little in common except for the time we have co-existed. During these more than 50-years, we both have witnessed many changes in society, including our tastes, the movies we watch, the technology we use, the way we transact business, and even in personnel (with 6-different actors starring as 007 in the major films). While much has changed during the years, still much remains the same. Watch any Bond movie and there is a successful formula in use, one that has been refined through the years despite the changes in actors and plot. This fact is exemplified by the images conjured upon hearing the opening quote. One has merely to say, "Bond. James Bond." and a cornucopia of scenes and expectations is evoked. Watch a James Bond movie, and you have a pretty fair idea of what to expect.

Our goal, at *your credit union*, is to evoke the same type of reaction with you. Oh we don't participate in high speed chases (excluding my daily commute!) or in daring secret agent adventures, but our name should evoke an image of quality financial service, service that transcends time. This experience should be one of *"Modern convenience, same old-fashioned service."* with each and every encounter you have with us.

We're not as well-known as James Bond, nor is our motto quoted as often as his famous introduction. We do, however, strive every day with every transaction, to provide you with consistent, quality service to meet and exceed the expectations you have developed. We work to insure that our motto becomes as synonymous with quality financial services as James Bond's name is with action and adventure.

Occasionally in the world of movies it isn't the slick, big budget production that captures the hearts of the people, but a lower budget, smaller film that grabs their attention. This movie garners momentum and fame through word of mouth advertising when one friend tells another. The momentum builds to a crescendo and often these films are revered for their success. This is our hope at Washington Area FCU. We don't have the reach or the muscle of our bigger competitors, but we do have you our loyal patrons. So tell the folks you know that quality, personalized financial service is alive and well at *your credit union* and invite them to join. Nothing will insure our success more than your efforts to extend our reach among your contacts in our market area.

Thank you for your membership. Here's wishing you and your families a safe and happy summer.

Joseph Marzullo

3rd Quarter Giving Focus: Washington Area Humane Society

Throughout the 3rd Quarter, we will be focused on the Washington Area Humane Society! WAHS is a no-kill shelter that provides safety and food for orphaned animals in Washington County with the goal of placing them in loving homes. We will be collecting items from their Wish List as well as cash donations. Please stop by either of our locations to donate today! Want to learn more about WAHS? Visit their website: washingtonpashelter.org



Mark Your Calendar

Saturday, August 1—Dog Days of Summer
Member Appreciation Event
Monday, September 7 for Labor Day
Monday, October 12 for Columbus Day

News, Offers, and
Events



Facebook.com/
washingtonarea
creditunion



@WashAreaFCU



**STOP WONDERING WHAT YOU
COULD DO WITH THE EQUITY IN
YOUR HOME...**

**APPLY FOR A WAFCU HOME
EQUITY LOAN TODAY!**

RATES AS LOW AS 3.00%*

**CHAT WITH A LOAN OFFICER
TODAY TO SEE WHAT WE
CAN DO FOR YOU!**

*Final APR subject to applicant's qualifications, repayment terms, and standard risk-based lending guidelines. 3.00% APR has a maximum term of 5 years; payment for 5 years at 3.00% is \$17.98 per \$1,000 borrowed. Limited time only. Minimum \$10,000 new money; existing Washington Area FCU loan can be refinanced with \$5,000 additional new money. This is a loan product advertisement by Washington Area Teachers FCU, 75 Landings Dr. Washington, PA 15301. We are an equal opportunity lender. Federally insured by NCUA.

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