



# The Chalkboard

Washington Area FCU

SUMMER 2017

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Soak up the summer and  
save with our Visa ®  
Credit Card! Save money,  
earn rewards, and have  
some fun in the sun!

Transfer your credit card balance to receive an **APR of 2.99%\*** for the first 6 months and a **fixed rate of only 7.99%\*\*** after that! **Plus, receive a special APR of 2.99%\* on purchases made between June 2017- August 2017 (special purchase APR for new AND existing cardholders!).** There are never any annual, cash advance, or balance transfer fees- and you get rewarded for using your card with our ScoreCard Rewards Program! Contact us for more details.

\*Daily Periodic Rate .008192- for qualified applicants. \*\*Daily Periodic Rate .021890- for qualified applicants.

## Dog Days of Summer Member Appreciation Event

Friday, August 4, 12:00pm-4:00pm

Join us for food, refreshments, raffles, giveaways and more!!! Plus, the Washington Area Humane Society will be here with adoptable pets! We also have a face painter, balloon artist, whiskey tastings, wine tastings and other local vendors!

Don't forget to bring your furry friends!



## 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](http://LoveMyCreditUnion.org) to start saving today!

### How to Reach Us

Washington Area  
Federal Credit Union

724.222.8064

[info@watfcu.org](mailto: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](http://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.protectedbySHERPA.com). <http://www.watfcu.org/partners/sherpa-identity-protection/>

## **What does a Financial Advisor Do? Questions you may have?**

**Ask a WAFCU representative how to get your FREE consultation!!!**

- When I retire, should I take the full or survivor option on my pension?
- Should I collect Social Security at 62 or at my Full Retirement Age?
- Should I have taxes\* withheld from my IRA distribution or pay later?
- Should I fund a Roth IRA or a Traditional?
- Will Medicare or Health Insurance cover the cost of a nursing home?
- Can I fund a 529 college saving plan while my child attends college?
- What is better, Term Life Insurance or Whole Life Insurance?
- If I own more than one IRA can I take my RMD from just one account?
- If I sell my home do I have to claim the taxable gain?
- How much money can I give away yearly without having tax issues?
- Should I finance college with student loans or a home equity loan?
- If I inherit an IRA from a non-spouse can it sit until my age 59 ½?
- Can I fund an IRA if I do not have earned income?
- Can I fund a Roth IRA after age 70 ½?
- Is now a good time to grieve my property taxes?
- Must I file a tax return for my deceased spouse?
- What is the maximum amount I can contribute to my retirement plan?
- If I collect disability benefits are they taxable?
- What should my priority be, Retirement funding or College funding?
- Should I ladder CD's or buy just one?

### **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**



Mark Your Calendar

September 4, 2017– Closed for Labor Day  
October 9, 2017– Closed for Columbus Day  
November 10, 2017– Closed for Veteran's Day (Observance)  
November 23 and 24, 2017– Closed for Thanksgiving

News, Offers, and  
Events



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washingtonarea  
federalcreditunion



@Penny\_Sense



Washington Area FCU  
75 Landings Drive  
Washington, PA 15301



**Little Free Library is a nonprofit organization that inspires a love of reading, builds community, and sparks creativity by fostering neighborhood book exchanges around the world.**

**Through Little Free Libraries, millions of books are exchanged each year, profoundly increasing access to books for readers of all ages and backgrounds.**

**You can find a free little library at both Meadow's Landing and Park Avenue.**

## **Want a little more cash in your wallet this summer?!?**

***Ask your WAFCU team about this Month's  
Rate Reductions. Simple, Fast and Easy!!!***

- **HOME EQUITY LOAN**
- **PERSONAL LOAN**
- **PURCHASING A CAR**



**TELL YOUR FAMILY & FRIENDS!**



Washington Area FCU