



The Chalkboard

Washington Area FCU



Spring 2018

INCLUDED IN THIS ISSUE:

Skip-A-Pay
—Pg. 1

1st Quarter Highlights
—Pg. 1

How to reach us
—Pg. 2

Card Cracking Scams
—Pg. 2

SHERPA
—Pg. 2

Q & A
—Pg. 3

Love my Credit Union Rewards
—Pg. 3

Mark Your Calendar
—Pg. 4

Letter from the CEO
—Pg. 4

Summer Specials
—Pg. 4

Summer Skip-A-Pay is back!

Skip your July or August Payment!

- **Call or stop in to see if you are eligible**
 - **800.830.3078**
- **Forms will be available at:**
 - **Meadows Landing**
 - **Park Ave**
 - **www.watfcu.org**
- **Please check the website, e-blasts or call for more information.**



59th Annual Meeting March 14, 2018



WAFCU STAFF



WAFCU Board Members



Raffle Winners



Thank you to Lisa Antonelli, Trinity High School, Penny Strimel & Mr. & Mrs. Snoke for the donating the raffle items!



“CARD CRACKING” SCAMS



AVOID “CARD CRACKING” SCAMS

Card cracking, which originates online on social media platforms and targets young consumers, is estimated to have cost banks \$11.6 million in stolen funds.

Card cracking happens when a fraudster reaches out to a banks’ customer promising quick cash. The customer provides account credentials to the scammer, who then deposits a fake check in the customer’s account. The fraudster then makes an immediate ATM withdrawal, sharing some of the funds with the customer. Meanwhile, the customer is instructed to report the card or credentials lost or stolen so that the bank will reimburse the stolen money -- making the customer a criminal accomplice.

To avoid card cracking scams, you should avoid online solicitations for easy money, never to share an account number or PIN, never to file a false fraud claim with a bank and to report suspicious social media posts connected to scams.

Example of Card Cracking:

[HTTPS://WWW.ABA.COM/PRESS/DOCUMENTS/CARDCRACKINGINFOGRAPHIC.PDF](https://www.aba.com/press/documents/cardcrackinginfographic.pdf)

Source: American Bankers Association

How to Reach Us

Washington Area
Federal Credit Union

724.222.8064

800-830-3078

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



SHERPA® IDENTITY PROTECTION SERVICES



**SHERPA® AND YOUR CREDIT UNION:
TRUSTED GUIDES TO PERSONAL DATA SECURITY**

Your personal information is collected and shared everywhere— when you go online, use a debit card, or text a friend. It’s increasingly more difficult to keep your information safe and out of the criminals hands.

Using top ID protection technology, your WAFCU and SHERPA® Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, SHERPA®’s proactive monitoring identifies it quickly. Plus you have immediate access to full service SHERPA® identity and credit restoration experts should you ever need it.

Washington Area FCU is offering the SHERPA® Identity Protection solution with three different levels of protection. Don’t cross your fingers and hope for the best— be proactive and sign up for SHERPA® today!

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

Q: What advice can you give to senior citizens to help protect themselves from fraud and abuse?

A: Below are 11 steps:

1. Limit phone calls from strangers and register on the Do Not Call Registry
2. Never give out personal information to strangers in response to texts, emails, or calls regardless of who they claim to be
3. Never wire money to strangers under any circumstances
4. Review your financial account statements at least monthly and address any unauthorized charges or issues immediately
5. Monitor your credit report at least annually
6. Consider enlisting in a trusted family member or reputable bill-paying service
7. Use caution when using joint accounts as a method of planning for incapacity or getting help paying bills
8. Execute a power of attorney only if you can appoint someone you completely trust and after consulting with an attorney (and only if necessary)
9. Never convey or quitclaim an interest in real estate without consulting an attorney
10. Use a document shredder for all discarded paperwork and credit card offers
11. Don't be a victim

Source: PA Department of Banking and Securities



More money in your pocket, thanks to **Washington Area FCU and **Love My Credit Union® Rewards**.**

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of **Washington Area FCU** you can get discounts and rewards that include:

- » A **\$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. * And there's more! Members are eligible for **25% off accessories**.
- » **Up to \$15 off TurboTax®** federal products!
- » An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- » Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- » **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit www.watfcu.org or LoveMyCreditUnion.org today!

**MORE SAVINGS.
MORE POSSIBILITIES.**



Mark Your Calendar

May 28- Memorial Day
July 4— Independence Day



News, Offers, and
Events



Facebook.com/
washingtonarea
federalcreditunion



@WashAreaFCU



It is often said the only constant in life is change.

Congratulations on the 59th anniversary of your credit union.

In June of 1959, a group of school employees met to consider the formation of a credit union for their co-workers in the greater Washington, PA area. From this original group of 10, each contributing \$5.25, the Washington Area Teachers Federal Credit Union was chartered. By the end of 1959 the credit union had grown to 52 active members. Fifty-nine years later your credit union has grown to 4027 members and our asset size is now approximately 59 million.

Many changes occurred within the credit union as the membership expanded. The credit union was able to offer more products and services to the membership, such as additional loan types, share accounts, and payroll deduction as a more convenient method to save money or repay a loan.

Along with the growth of the membership and addition of products and services, came the need for another change, a larger facility and additional staff to service the members. The credit union was relocated from the home of Grace Meighen to our location at 1245 Park Avenue, Washington PA. The credit union continued to change and broaden the scope of products and services available to the members by offering credit cards, student loans and safe deposit boxes.

Yet another change came, with the merger of Alliance of Automotive Service Providers Credit Union, which was seen as an opportunity of continued growth, but also presented a challenge. Another new location Meadows Landing, at 75 Landings Drive, Washington PA was added to provide further convenience and service to our members. Services provided at this location include an ATM, Coin Counter, Night Drop, and Saturday hours (drive-thru). This location is not just a branch but the main office for all of the credit union operations. It houses the credit/debit card processing department, loan processing, accounting department, compliance and internal audit control departments. We continually strive to enhance the member experience so for those who prefer modern convenience the credit union now offers, mobile banking and mobile check deposit, Apple Pay, Android Pay and Samsung Pay.

Change is constant, but one thing that does not change, is that this is *still your* credit union. Please support our continued growth by joining forces with the Board of Directors, Management and Staff of Washington Area Teachers Federal Credit Union. Encourage your friends, family and co-workers within our field of membership to discover the advantages of being a credit union member.

Thank-you,

Denise Hawk, CEO

