



“PEOPLE HELPING PEOPLE”

June 2010

708 ROUTE 119, GREENSBURG, PA 15601
(724) 838-8916 or (724) 830-3787
Website: www.westcofcu.org

HOLIDAYS

July 5 – Independence Day
Sept. 6 – Labor Day
Oct. 11-Columbus Day

New Hours: Lobby- Monday thru Friday 9-4
Drive up –Monday thru Thurs. 8-4:30
Friday – 8:00 – 5:30

RATES

As low as the quoted rates below:

THE LOGO CONTEST!

Congratulations Mark Huber for winning our logo contest. We wish to thank all who entered and voted. We were pleased with the response of over 30 entries.

New Car - up to 72 months @ 6.9% APR
Used Car - 1-3 yrs old up to 60 months @ 6.9% APR
Used Car - 4-6 yrs old up to 48 months @ 6.9% APR
Used Car - 7-10 yrs old up to 36 months @ 6.9% APR
Signature -8.9% APR to \$7,500
100% Share Secured-5.5% APR
20% Share/Sign. - 12% APR
APR=Annual Percentage Rate. For Consumer loans, the actual rate is determined by borrower’s credit history, FICO credit score, debt ratios and value of collateral. Exceptions: promotional rates and terms.
Home Equity LOC- 5.50% APR
Second Mtg- 5 yrs @5.50%
10 yrs @ 5.50%

ANNUAL MEETING

Mark your calendar for July 31, 2010. The annual meeting will be held at Idlewild Park, Ligonier, again this year. Please note the invitation enclosed.

DIVIDENDS-06/30/10

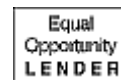
Reg. Shares-\$25-\$1,499.99 @ .10%/10% APR/APY
Reg. Shares-\$1,500 and up @ .25%/25% APR/APY
Club Accounts-\$25 and up @ .10%/10% APR/APY
IRA Accounts- \$.01 and up @ .25%/25% APR/APY (includes Traditional, Roth and Coverdell Education Accounts)

Westco FCU has this great offer for you!

*****SAVE 1% ON YOUR NEXT LOAN!*****

Borrow \$1,000.00 or more on any consumer loan (other than Home Equity) and present this coupon for a 1% discount on your interest rate.

(Consumer loans are: Signature, 20% share Secured, 100% share secured, New vehicle, Used vehicle.)
This rate will be a fixed rate as long as you do not refinance or add on to the loan.
Offer expires September 30, 2010



SERVICES

- Savings
- Christmas Club
- Vacation Club
- Share Certificates (CD's)
- IRA Accounts
 - Traditional
 - Roth
 - Coverdell Educational
- Checking (Share Drafts)
- VISA Debit Card-\$12 p/yr.
- Loans
- Vehicle loans
- Home Equity LOC
- Second Mortgage
- 20% Share/Signature
- Signature LOC
- Money Orders-\$.50 each
- Certified Checks-\$5.00
- Voice Response Unit
- CreditXpert reports -\$12.00 each
- United Concordia Dental Ins.
- Nationwide General Auto Insurance
- J Carol "Pansy" Pacelli Memorial Scholarship
- Richard Schilo Scholarship
- Website:www.westcofcu.org
- VISA Gift Card-\$2.00
- Home Banking on-line
- Electronic Bill Pay-\$5 p/mo unlimited usage
- VISA TravelMoney Card- \$5.00

SEE YOUR CREDIT UNION FIRST FOR ALL YOUR FINANCIAL NEEDS.

ASK THE MANAGER

How have your loans changed to determine the rate?

The board of directors has changed the way we set interest rates on loans according to your Fico credit score, as well as debt ratio and collateral. This is called Risk based pricing. It has allowed us to offer loans to more of our members. If your credit score is 500 or above, we may be able to help you borrow on your signature or for a car. If your score is below 500, we may still be able to help you if you have a suitable cosigner.

LOOKING FOR VOLUNTEERS!

Would you like to volunteer your time and talents to the credit union? We are always looking for Supervisory Committee members or board members.

If you are interested, please call the office at 724-838-8916 and let Linda know.

SEE YOU AT THE PICNIC ON JULY 31, 2010!