

WESTCO FEDERAL CREDIT UNION

VIEWS & NEWS

December 2009

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

HOURS:

Monday through Thursday - 8:00-4:30 Friday - 7:30-5:30

JUST IN TIME FOR THE HOLIDAYS!

Be sure to read the enclosed form about our Christmas loan promotion at 8.5% and about Skip a Pay in December or January. Enjoy the extra cash this holiday season.

ENTER THE LOGO CONTEST!

Help us by creating a new and unique logo. Please read the flyer attached on how to submit a logo for the credit union. Winner will receive \$100.00!

HOME BANKING SECURITY.

Please take the time to answer a few questions on our home banking web site. This will help keep your information secure.

CLOSING AT NOON ON CHRISTMAS EVE.

We understand that the county and perhaps some other employers will be giving paychecks to the employees on Christmas Eve. We will only be available until NOON on December 24th. If you have direct deposit, your money will be available that morning. If you have payroll deduction, but no debit card, please be sure to call early. We are sorry for any inconvenience.

HOLIDAYS

Dec. 24-close @ noon

Dec 25-Christmas

Dec 31-Year End

Jan 1 – New Years Day

RATES

New Car - up to 72 months @ 6.5% APR

Used Car - 1-3 yrs old up to 60 months @ 6.5%

Used Car - 4-6 yrs old up to 48 months @ 7.25%

Used Car - 7-10 yrs old up to 36 months @ 7.25%

Home Equity LOC- 5.50% APR

Second Mtg- 5 yrs @5.50%
10 yrs @ 5.50%

100% Share Secured- 5.5%

20% Share/Signature - 12%

Golden Credit LOC-9.9%

DIVIDENDS-10/31/09

Reg. Shares-\$25-\$1,499.99 @ .25%/.25% APR/APY

Reg. Shares-\$1,500 and up @ .50%/.51% APR/APY

Club Accounts-\$25 and up @ .25%/.25% APR/APY

IRA Accounts- \$.01 and up @ .50%/.51% APR/APY

(includes Traditional, Roth and Coverdell Education Accounts)



SERVICES

- Savings
- Christmas Club
- Vacation Club
- Share Certificates
- IRA Accounts
 - Traditional
 - Roth
 - Coverdell Educational
- Checking
- VISA Debit Card-\$12 p/yr.
- Loans
- Vehicle loans
- Home Equity LOC
- Second Mortgage
- 20% Share/Signature
- Golden Credit LOC
- PHEAA Student loan
- PHEAA Plus loan
- Money Orders-\$.50 each
- Travelers Checks-\$1 per \$100
- Certified Checks-\$5.00
- Voice Response Unit
- CreditXpert reports -\$12.00 each
- United Concordia Dental Ins.
- Nationwide General Auto Insurance
- Pansy Pals Kids Club
- CUSucceed Teen Club
- 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
- VISA TravelMoney Card- \$5.00

**SEE YOUR CREDIT UNION FIRST FOR ALL
YOUR FINANCIAL NEEDS.**

ASK THE MANAGER

*Why would I want to use
electronic bill payer?*

Many members have said they pay their bills automatically on line. Then they complain that the money was taken sooner than the due date. If you have electronic bill payer with the credit union, YOU decide what day the money will come out of your account AND how much. For only \$5.00 per month you can pay unlimited bills, and have control of your money.

*Why do we pay fees for certain
services?*

Most of the credit union services are free. We do not charge loan application fees or statement fees. We do, however, charge fees to cover our expenses on insufficient funds or check copies. The fee schedule for 2010 will be:

NSF fee	\$30.00
Check copy	\$2.00 each

***Merry Christmas and
Happy New Year !***

From the Board of Directors and
Staff of Westco Federal Credit
Union.