



June 2011

“PEOPLE HELPING PEOPLE”

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

HOLIDAYS

- July 4-Independence Day**
- Sept 5- Labor Day**
- Oct 10 – Columbus Day**
- Nov 24 – Thanksgiving**
- Nov 25 – Black Friday**
- Dec 26 – Christmas**

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

RATES

As low as the quoted rates below:

Annual Meeting – July 30,2011

Picnic at Idlewild Park. See the enclosed invitation for details.

- 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. – 12.9% APR**

Scholarship applications due by June 30, 2011.

J. Carol “Pansy” Pacelli Memorial Scholarship and Richard J Schilo Scholarship awards \$500 each.

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.

VACATION SKIP-A-PAY!

Skip a Pay is back in time for your summer expenses! For only \$35 per loan you could skip 1 month of loan payments.

- Home Equity LOC- 5.50% APR**
- Second Mtg- 5 yrs @5.50%**
- 10 yrs @ 5.50%**

VISA TRAVEL MONEY

This VISA card can be used worldwide and is re-loadable unlimited times to \$5,000.00 each time. Great for accessing cash from ATM or shopping online without fear of losing your entire checking and savings account to thieves. Cost is only \$5.00 per card.

DIVIDENDS-03/31/11

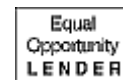
MOTORCYCLE LOANS

New and used motorcycles financed. Sticker price on new motorcycles and 80% NADA book average retail value on used motorcycles. Used maximum age is 5 years.

- Reg. Shares-\$25-\$1,499.99 @ .10%/10% APR/APY**
- Reg. Shares-\$1,500 and up @ .10%/10% APR/APY**
- Club Accounts-\$25 and up @ .10%/10% APR/APY**
- IRA Accounts- \$.01 and up @ .10%/10% APR/APY**

EMERGENCY LOAN

Up to \$500 for 6 months. No credit report needed.



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
- Money Orders-\$.1.00 each
- Certified Checks-\$5.00
- Voice Response Unit
- CreditXpert reports -\$12.00 each
- United Concordia Dental Ins.
- Pansy Pals Kids Club
- J Carol "Pansy" Pacelli Memorial Scholarship
- Richard Schilo Scholarship
- Website:www.westcofcu.org
- VISA Gift Card-\$2.00
- Home Banking on-line -free
- 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 do you no longer mail receipts?

In an effort to be ecologically responsible,(and to save on postage)we have decided to only mail receipts if requested by the member. Many of our members receive monthly statements or are using our free home banking or voice response unit. If you would like to keep track of your account this way, you just need to stop by the office to apply.

Are my savings federally insured?

YES! Your savings are insured by the National Credit Union Administration up to \$250,000.00 And your IRA is insured for an additional \$250,000.00.

What about the new fees charged for services?

We have implemented some new fees this year. The credit union must pay for services that have been free to the member in the past. Some of these fees are:

- Negative balance - \$15.00
- Loan processing - \$10.00
- Return mail fee - \$2.00
- Account print out -\$1.00 each page
- Money orders - \$1.00