

UP FRONT

iBelong™



Vol. 29, No. 3

A Quarterly Newsletter Published By West-Aircomm Federal Credit Union

July, 2011

Great Home Equity Rates Still Available

If you are in need of a Home Equity loan either fixed or variable, WAC is still offering two low cost home equity loan choices!

You can lock in a Home Equity Fixed Rate loan at a low fixed rate of **3.99% APR** up to an 84 month term with low closing costs. If interest rates begin to rise, your rate of **3.99%** wouldn't change. WAC does offer additional terms and rates.

For those folks who are looking for a low cost Home Equity Line of Credit, WAC has a low rate – good for one year – of **1.99% APR**. The HELOC special includes no closing costs on credit lines to \$100,000 with no annual or application fees.

For your convenience, a **Fixed/Home Equity postage paid loan application is attached on page 4**. Any questions, call the loan department at 724-775-9630 or email them at loansvisa@westaircomm.com.

Both annual percentage rates (APRs) are accurate as of 06/01/11 and could change without notice. The rates are based on WAC's underwriting standards and other rates and terms are available. There are no closing costs on HELOC loans up to lines of \$100,000. Lines above \$100,000 and Home Equity fixed rate loans may require flood and title insurance. All home equity loans require property insurance. HELOC minimum borrowed is \$10,000 to a maximum of \$250,000. The monthly payment on the HELOC for \$1,000 borrowed is \$10.00. The minimum Home Equity fixed rate borrowed is \$7,500. The monthly payment at 3.99% APR for 84 months for \$1,000 borrowed is \$13.67.

APR = Annual Percentage Rate



FREE SHREDDING DAY - August 6th CREDIT UNION MEMBERS ONLY

Great news, WAC has partnered with Iron Mountain to provide a free shredding day for West-Aircomm members only!

The free shredding day will be held on Saturday, August 6, 2011, from 12:30 p.m. to 4:00 p.m., in the Beaver branch parking lot - located at 485 Buffalo Street.

What's Acceptable: Clean paper (any color), file folders (any color), no need to remove any staples, paper clips, rubber bands, or small binders

What's Not Acceptable: Cardboard, telephone books, hard copy books, common or wet trash, plastics or metals, hazardous materials

If you need any additional information, please contact Margie Ruffalo at 724-775-6640.

Refer a friend . . .Get \$25!!!

If you refer a friend or relative to become a West-Aircomm member, we will deposit \$25.00 into your savings! As a member, you'll realize the benefits of West-Aircomm's products and services. Tell a friend and earn \$25.00!

On page 6 of this issue is a referral coupon. This offer is good through September 30, 2011.



Contents

- 2-
West-Aircomm's
LOW Loan Rates
High Rate Certificates
of Deposit
- 3-
Credit Union
Updates
- 4-
West-Aircomm's
Home Equity
Credit Application
- 6-
West-Aircomm's
Products
and Services
- 6-
West-Aircomm's
\$25 Referral Coupon

Apply For A
Loan Online For An
Instant Decision At:
www.westaircomm.com





WEST-AIRCOMM
FEDERAL CREDIT UNIONS

Vol. 29, No. 3
July, 2011



P.O. Box 568
485 Buffalo Street
Beaver, PA 15009-0568
724-775-6640 • 724-775-6645
FAX: 724-775-9635

989 Beaver Grade Road
Moon Twp., PA 15108
412-264-2613
FAX: 412-264-2833

2015 Main Street
Aliquippa, PA 15001
724-378-3534
FAX: 724-378-6083

Board of Directors

Rod Bear, Chairman
Dave Hodge, Vice Chairman
Logan Little, Treasurer
Ray Brunner, CEO/Director

Larry McDaniels, Secretary
Mike Spanik, Director
Phil Pietrandrea, Director

BEAVER OFFICE HOURS
MON., TUES., WED., FRI.
9:00 a.m. - 4:45 p.m.
THURS. 9:00 a.m. - 6:45 p.m.
SAT. 9:00 a.m. - Noon

MOON OFFICE & DRIVE-THRU HOURS
MON., TUES., WED., FRI.
9:00 a.m. - 4:45 p.m.
THURS. 9:00 a.m. - 6:45 p.m.
SAT. 9:00 a.m. - Noon (Drive-Thru Only)

BEAVER DRIVE-THRU HOURS
MON., TUES., WED., FRI.
8:30 a.m. - 6:00 p.m.
THURS. 8:30 a.m. - 6:45 p.m.
SAT. 9:00 a.m. - Noon

ALIQUIPPA OFFICE & DRIVE-THRU HOURS
MON., TUES., WED., FRI.
9:00 a.m. - 4:45 p.m.
THURS. 9:00 a.m. - 6:00 p.m.

West-Aircomm's Low Loan Rates

APR=Annual Percentage Rate. All loan approvals are subject to normal underwriting standards. All rates are subject to change without notice. Rates are shown "as low as" and are based on credit worthiness.

*** Home Equity Fixed Rate**

TERM	APR
Up to 5 yrs.....	3.99%
Up to 10 yrs.....	5.49%
Up to 15 yrs.....	5.99%

Home Equity Line of Credit

Good thru 12 Billing Periods .. **1.99%**
No fees on credit lines to \$100,000.
After 12 billing periods the APR will be based on the Prime Rate + 0%, 5% APR floor.

*** Autos 2010-2011 Models (Less than 20,000 miles)**

Up to 3 yrs.....	4.99%
Up to 4 yrs.....	5.25%
Up to 5 yrs.....	5.50%
Up to 6 yrs.....	6.25%

*** Used Autos**

Up to 5 yrs., 2004-2009 Models	6.25%
Up to 5 yrs., 2000-2003 Models	6.75%

*** Unsecured**

Up to 3 yrs.....	9.50%
Up to 4 yrs.....	9.99%
Up to 5 yrs.....	10.99%

*** Recreational Vehicles (RV's) 2006-2010 Models**

Up to 5 yrs.....	5.99%
Up to 7 yrs.....	6.25%
Up to 10 yrs.....	6.50%

*** Used Recreational Vehicles**

Up to 5 yrs.....	6.99%
Up to 7 yrs.....	7.25%

*** Boats 2007-2011 Models**

Up to 5 yrs.....	5.99%
Up to 7 yrs.....	6.25%

*** Used Boats**

Up to 5 yrs.....	6.99%
Up to 7 yrs.....	7.25%

*** Motorcycles 2008-2010 Models**

Up to 5 yrs.....	6.74%
Up to 6 yrs.....	6.99%

*** Used Motorcycles 2000-2008 Models**

Up to 5 yrs.....	7.99%
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*** Payment must be made thru Payroll Deduction or Direct Deposit to get APR, otherwise add .25% to APR.**



To apply for a loan, call the Loan Department at 724-775-9630, apply at either the Beaver, Moon, or Aliquippa branches, FAX your loan application to 724-775-9635, or apply online at www.westaircomm.com

CERTIFICATES OF DEPOSIT

These Annual Percentage Yields can change weekly and are from the week of 6/6/11.

91 Day - 0.50% APY	6 Month - 0.65% APY	
12 Month - 0.90% APY	24 Month - 1.15% APY	30 Month - 1.75% APY

We offer IRA and Roth Certificates for the same terms and APY's as the regular certificates listed above.

Regular Money Market (\$2,000 min.) 0.65% APY • Money Market Special (\$10,000 min.) 0.80% APY

Call a Member Service Representative at 724-775-9889 or visit our website at www.westaircomm.com for current APY information.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



CREDIT UNION UPDATES

Annual Meeting Highlights

West-Aircomm held its annual meeting on May 7, 2011 at Seven Oaks Country Club. There were one hundred and fifty people in attendance.

The Board of Directors elected Rod Bear, for a third year, as Chairman ; Dave Hodge as Vice Chairman; Logan Little as Treasurer and Larry McDaniels as Secretary.

Incumbents Rod Bear and Logan Little were elected to three year terms. Chairman Rod Bear thanked board member Dave Mitchell, who is leaving the board, for his twenty-four years of dedicated service to West-Aircomm and presented him with a gift.

Employee Service Awards were presented by Dave Hodge and Rod Bear:

- 30 Years – Judy Campagna, Assistant Director of Lending
- 25 Years – Ray Brunner, CEO and Corinne D'Alessandro, Loan Officer/Mortgage Coordinator
- 20 Years – Lisa Daugherty, Director of Debit Cards/ACH
- 10 Years – Anna Dodson, Receptionist/MSR; Erin Forrester, Director of IT and Lorraine Hovanec, Loan Clerk
- 5 Years – Ashley Grove, Branch Lending/Member Specialist; Lori Cunnard, Teller and Susan Lorenz, Teller & Accounting Clerk

Four area high school seniors were presented with \$1,000 scholarships by Ray Brunner and Rod Bear; Kelsey Anne Hovanec, Hopewell High School; Michael Kochis, Montour High School; Chloé Miller, New Brighton High School and Christine Ross, West Allegheny High School.

Erin Forrester presented a number of auction gifts to some lucky West-Aircomm members. The grand prize, a LCD HDTV, was won by William Loxley.

UPCOMING HOLIDAYS

INDEPENDENCE DAY - Monday, July 4, 2011

LABOR DAY - Monday, September 5, 2011

COLUMBUS DAY - Monday, October 10, 2011

VETERAN'S DAY - Friday, November 11, 2011

THANKSGIVING DAY - Thursday, November 24, 2011

CHRISTMAS EVE - Saturday, December 24, 2011

CHRISTMAS - Monday, December 26, 2011

NEW YEAR'S EVE - Saturday, December 31, 2011

The Times Best of the Valley Readers' Choice Awards

West-Aircomm was again – for the 5th Consecutive Year – voted by the readers of the Beaver County Times as the

BEST OF THE VALLEY

READERS' CHOICE

AWARD for Credit

Unions/ S&L's.

The circulation area includes

Beaver County, the western suburbs of Allegheny County and the Ellwood City area

We are humbled to be the "2011 Gold Medal Winner" for the

5th consecutive year. We will continue to work hard for our members and to improving their financial health.



(left to right) Rod Bear, Chloé Miller, Michael Kochis, Kelsey Anne Hovanec, Christine Ross and Ray Brunner

Scholarship Awards Presented

West-Aircomm recently presented a total of \$9,000 in scholarships to high school seniors. Seniors in Beaver; Beaver Falls; Central Valley; Moon and Cornell were awarded \$500.00 scholarships. Erin Forrester, Community Relations Officer, and Joanne Lindner, Moon Branch Manager, presented scholarships in Moon Area Schools and Erin presented the scholarships in the remaining school districts.

This is the fifth year that West-Aircomm has presented scholarships to area high school seniors.

WEST-AIRCOMM FEDERAL CREDIT UNION

HOME EQUITY CREDIT APPLICATION

1. NOTE AND COMPLETE

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** section. Complete **Co-Applicant, Spouse** (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

Joint Credit: Provide information about both of you by completing **Applicant** and **Other** section.

HELOC Credit Line Amount Requested \$ _____ Home Equity Fixed Amount Requested \$ _____
 Purpose of Loan: _____ Repayment: Payroll Deduction Cash Automatic Payment Other _____

2. APPLICANT INFORMATION

APPLICANT
Please print in ink or type.

CO-APPLICANT **SPOUSE**
Use "SAA" if information is "Same As Applicant"

Name (Last - First - Initial)		
Driver's License Number/State		
Account Number		Social Security Number
Birth Date	Home Phone () ()	Business Phone/Ext. () ()
Present Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent Years At This Address		
Complete for Joint Credit, Secured Credit or if you live in a Community Property State: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single - Divorced - Widowed)		
List Ages of Dependents not listed by other Applicant (exclude self)		

Name (Last - First - Initial)		
Driver's License Number/State		
Account Number		Social Security Number
Birth Date	Home Phone () ()	Business Phone/Ext. () ()
Present Address (Street - City - State - Zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent Years At This Address		
Complete for Joint Credit, Secured Credit or if you live in a Community Property State: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single - Divorced - Widowed)		
List Ages of Dependents not listed by other Applicant (exclude self)		

3. EMPLOYMENT INFORMATION

Name and Address of Employer		
Your Title/Grade		
Supervisor's Name		
Start Date	Hours at Work	If Self Employed, Type of Business
If Employed in Current Position less than five years, Complete Previous Employer Name and Address		
Starting Date		Ending Date
Military: Is Duty Station Transfer Expected During Next Year <input type="checkbox"/> Yes <input type="checkbox"/> No Where Ending/Separation Date		

Name and Address of Employer		
Your Title/Grade		
Supervisor's Name		
Start Date	Hours at Work	If Self Employed, Type of Business
If Employed in Current Position less than five years, Complete Previous Employer Name and Address		
Starting Date		Ending Date
Military: Is Duty Station Transfer Expected During Next Year <input type="checkbox"/> Yes <input type="checkbox"/> No Where Ending/Separation Date		

4. INCOME INFORMATION

Notice: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not choose to have it considered.

Employment Income	Other Income
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> Net <input type="checkbox"/> Gross	Source

Notice: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not choose to have it considered.

Employment Income	Other Income
\$ _____ Per _____	\$ _____ Per _____
<input type="checkbox"/> Net <input type="checkbox"/> Gross	Source

5. REAL ESTATE DATA

Address of Property to be Held on Home Equity Loan					Name of Creditor Holding First Mortgage	
1st Mortgage Bal.	Date Bought	Price of Property	Market Value	Payment Monthly		
2nd Mortgage Bal.	To Whom	Payment Monthly				

6. DEBTS

In addition to Rent/Mortgage list all other debts (for example auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary. Circle A (Applicant) or C (Co-Applicant) or both if applicable.

Creditor Name		Present Balance	Monthly Payment	If Past Due ✓
A	C			
A	C			
A	C			
A	C			

7. SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

X _____
APPLICANT'S SIGNATURE DATE

X _____
OTHER SIGNATURE DATE

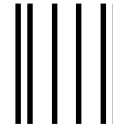
West-Aircomm's Free Checking – Including –



- FREE ATM/Check Card
- FREE Bill Pay
- FREE Home Banking
- FREE Check Imaging
- Overdraft Protection
- Surcharge FREE ATM Network
- FREE Starter Pack of Checks
- FREE Telephone Banking
- FREE E-Statements
- Courtesy Pay
- Unlimited Check Writing
- No Minimum Balance
- No Monthly Service Charge
- FREE Checks for Seniors 55 and Over

724-775-9889

(FOLD HERE TO MAIL. PLEASE DO NOT CUT.)



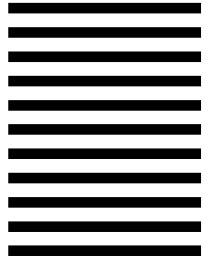
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 160 BEAVER PA

POSTAGE WILL BE PAID BY ADDRESSEE

WEST-AIRCOMM
FEDERAL CREDIT UNION
PO BOX 568
BEAVER PA 15009-9936



(FOLD HERE TO MAIL. PLEASE DO NOT CUT.)

Withholding Notice (Form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of payment. To change your withholding election, complete the appropriate form provided by West-Aircomm. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Contact IRA coordinator, Renee Hubbard, at 724-775-6640, for more information.

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West-Aircomm's Products and Services

LOANS

- Call Loan Department at 724-775-9630
- ✓ Purchase Money/First Mortgage Loans
 - ✓ First Time Home Buyer Mortgage
 - ✓ Home Equity Loans
 - ✓ New Auto Loans (Pre-Approved)
 - ✓ Used Auto Loans
 - ✓ Signature Loans
 - ✓ Better Choice (Alternative Payday Loan)
 - ✓ Recreational Vehicle Loans (new and used)
 - ✓ Boat Loans (new and used)
 - ✓ Motorcycle Loans (new and used)
 - ✓ Time Note - 90 days
 - ✓ Savings Secured Loans
 - ✓ Business Loans

WEST-AIRCOMM VISA PLATINUM CARD

724-775-9854

- ✓ 9.50% APR for purchases and cash advances
- ✓ No annual fee
- ✓ Scorecard bonus points reward program
- ✓ Identity theft insurance
- ✓ Identity theft victim assistance
- ✓ Travel accident life insurance
- ✓ Travel reservation service

PAYROLL DEDUCTION

- Call Member Service Rep. at 724-775-9889
- ✓ Savings deposits
 - ✓ Checking deposits
 - ✓ Christmas and Vacation Club deposits
 - ✓ Deposits to family member accounts
 - ✓ Loan payments
 - ✓ IRA deposits

SAVINGS ACCOUNTS / NEW MEMBERSHIP

- Call Member Service Rep. at 724-775-9889
- ✓ Share/Saving
 - ✓ Kid's Account
 - ✓ Christmas Club
 - ✓ Vacation Club

FREE CHECKING ACCOUNT WAC ATM CARD

8 FREE Monthly Transactions at any ATM

- Call Member Service Rep. at 724-775-9889
- ✓ FREE ATM/Check Card
 - ✓ FREE Home Banking/Bill Pay
 - ✓ FREE Check Imaging
 - ✓ Surcharge FREE ATM Network
 - ✓ FREE Starter Pack of Checks
 - ✓ FREE Telephone Banking
 - ✓ FREE E-Statements
 - ✓ FREE Checks for Seniors
 - ✓ Courtesy Pay
 - ✓ Unlimited Check Writing
 - ✓ No Minimum Balance Required
 - ✓ No Monthly Service Charges

INVESTMENT DEPARTMENT

- Call Member Service Rep. at 724-775-9889
- ✓ 91 Day Term Share Certificate
 - ✓ 6 Month Term Share Certificate
 - ✓ 12 Month Term Share Certificate
 - ✓ 24 Month Term Share Certificate
 - ✓ 30 Month Term Share Certificate
 - ✓ Money Market Accounts
 - ✓ IRA Accounts (Retirement Accounts)
 - ✓ Roth IRA Accounts
 - ✓ Educational IRA Accounts

INSURANCE PRODUCTS

- ✓ Direct Insurance Products offered through Cuna Mutual
- ✓ Credit Life, Joint Life and Disability coverage offered for all loans
- ✓ Warranty & GAP Insurance

DIRECT DEPOSIT

- Call Member Service Rep. at 724-775-9889
- ✓ Social Security checks
 - ✓ Pension checks
 - ✓ Government checks
 - ✓ Net paychecks

VIRTUAL BRANCH

- Call Member Service Rep. at 724-775-9889
- ✓ FREE Home Banking
 - ✓ FREE Bill Pay

SPECIAL SERVICES

- ✓ FREE Pirate Pete Kids Club
- ✓ One Minute Loan Decision - Website
- ✓ FREE American Express Travelers Cheques
- ✓ Low Cost Money Orders
- ✓ Low Cost Safety Deposit Boxes
- ✓ UpFront quarterly newsletter mailed to all members
- ✓ Wire Transfers of Funds
- ✓ A.I.S. New Car Cost Guide Information
- ✓ N.A.D.A. Used Auto Guide Information
- ✓ Easy to read quarterly statements
- ✓ FREE Coin Deposit in Beaver, Aliquippa & Moon Branches
- ✓ VISA Gift Card
- ✓ FREE Financial Counseling
- ✓ FREE E-Statements
- ✓ Members Financial Services

IMPORTANT NUMBERS

PERSONAL TELLERLINE

724-775-4482

1-888-453-0170

(Outside Area Codes 412 & 724)

FAX 724-775-9635

ROUTING/ACH NUMBER

2433-7970-5

TOLL FREE NUMBER

(Outside Area Codes 412 & 724)

1-888-846-6558

WEBSITE ADDRESS

www.westaircomm.com

E-MAIL ADDRESSES

wacfcu@westaircomm.com

loansvisa@westaircomm.com

newaccounts@westaircomm.com

atmdebit@westaircomm.com



REFERRAL COUPON!!!



Friend's Name _____

Member's Name _____

Address _____

City _____ State _____ Zip _____

*The West-Aircomm FCU referral program is available to new and existing West-Aircomm members. A referral coupon must be presented at the time the account is opened. The referral must result in a new member account opened. Maximum of \$100.00 per member/family for referrals during membership promotion. A minimum deposit of \$50.00 is required and the account must remain open for a minimum of four months. Offer expires September 30, 2011.

