

West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

December 2014



HEATING ASSISTANCE IS AVAILABLE NOW - APPLY TODAY

A Message from our President, David J. Bursic

Winter seems to have come early this year. With the increase in energy costs, more and more people are finding it harder to heat their homes and keep up with their home heating bills. It is important to know that there is help available to keep the heat on. Eligible heating fuels include natural gas, electricity, fuel oil, kerosene, propane, coal, and wood. Additional information can be found on-line at <http://www.dpw.state.pa.us/foradults/heatingassistance/liheap/index.htm>.

HEATING ASSISTANCE / LIHEAP

The Pennsylvania Low Income Home Energy Assistance Program (LIHEAP) helps eligible people pay their heating bills. A family of four with an annual income of \$35,775 can qualify for help.

WHAT IS LIHEAP?

LIHEAP is a grant to help people pay their heating bills. This grant does not need to be repaid. No lien is placed on the property if this help is received.

HOW DOES LIHEAP Work?

LIHEAP offers both cash and crisis grants, and is open for application starting November 3, 2014 through April 3, 2015. The length of the program may change depending on availability of funding and other factors.

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Baierl Family YMCA Tree of Lights

It's that time of year again when we celebrate with friends and family and give thanks for the many blessings in our lives. This year, please consider giving to the Baierl Family YMCA Tree of Lights campaign. The Tree of Lights is a community wide fund raising project that supports the YMCA's mission and is used to help people in need in the North Hills.

Please help us light our tree by making a tax deductible donation in memory of or in honor of a loved one or as a year-end gift. You can be assured that your gift will be used to help people right here in our community. It may be used to provide child care for a struggling single parent, programs for children and adults with special needs, programs for teens so they can build self-confidence or as financial assistance for a family with limited resources.

We are confident that the YMCA has positively impacted you or someone you know. We are asking people in our community to include a donation to the YMCA's Tree of Lights campaign in your holiday gift giving this year so that you can help someone else receive that same positive impact.

Your gift will not only help light the way for tomorrow and brighten the lives of many, but will also help the YMCA continue its mission to serve people in our community.

Donations can be made to The Baierl Family YMCA, 2565 Nicholson Road, Sewickley, PA 15143.



West View Office 412-931-2171
McCandless Office 412-364-1911
Cranberry Office 724-776-3480
Sherwood Oaks Office 724-776-4870
Franklin Park Office 724-935-7100
Lending Division 724-935-7400
Bellevue Office 412-761-5595

Visit us at www.wvsbank.com



Cash Grants

Cash grants help families pay their heating bills. The grant payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.)

Crisis Grants

In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through one of the two components of the LIHEAP crisis program.

Crisis Exception Component (Opened November 3, 2014)

Households without heat may qualify for additional help. To be considered "without heat":

- The main heating source or second heating source (a source that is used to operate the main heating source or used if the main heating source is not working) has been completely shut-off; OR
- A household has almost run out of their supply of main heating fuel (coal, fuel oil, kerosene, propane, wood, etc.).

Regular Crisis Component (Open November 3, 2014 and Closing on April 3, 2015)

Beginning with the opening of the Regular Crisis Program, additional money may be available if you have an emergency situation and are in jeopardy of losing your heat.

Emergency situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days)



Holiday Safety Tips

1. Be alert and aware! It's easy to be distracted by the crowds, selecting the right gift, being preoccupied with holiday activities.
2. Keep shopping bags, valuables, purses, and wallets close to you.
3. Have cash, check, debit card and credit cards secure in purse or wallet. This will give you payment options. Take the time to return all items used and close wallet or purse.
4. Recognize that there is safety in numbers. Shop with friends and relatives instead of going alone.
5. Return to your vehicle frequently to unload purchases in the trunk. If you have to put them in the passenger compartment, put them on the floor and cover with a blanket.

WHO IS ELIGIBLE?

People may qualify for a LIHEAP grant if their income meets the following income guidelines:

INCOME GUIDELINES 2014 – 2015 LIHEAP (For Homeowners and Renters)

Household Size	Maximum Income
1	\$ 17,505
2	\$ 23,595
3	\$ 29,685
4	\$ 35,775
5	\$ 41,865
6	\$ 47,955
7	\$ 54,045
8	\$ 60,135
9	\$ 66,225
10	\$ 72,315

HOW DOES SOMEONE APPLY?

- Apply online at www.compass.state.pa.us .
- Call the Statewide LIHEAP Hotline at 1-866-857-7095 or TDD for the hearing-impaired 1-800-451-5886
- Applications are available at all West View Savings Bank branches.

Information Needed to Apply:

- Names of people in the household
- Dates of birth for all household members
- Social Security Numbers for all household members
- Proof of income for members of the household
- A recent heating bill

If you or someone you know needs help and may qualify, please apply today. LIHEAP funds are limited – grants are awarded on a first come, first served basis.



6. Watch for loiterers near your car. Get a security guard for assistance.
7. Park in a well-lit area of the parking lot at stores and malls.
8. Have your keys in your free hand well before approaching the car. Lock the door immediately after getting in.
9. Watch out for friendly strangers. They may ask a question or offer to assist you with your bags.
10. When shopping online, make sure you are dealing with a reputable online store. At checkout, before entering your payment information, make sure the page is encrypted and secure. Keep your anti-virus, anti-phishing software up to date. Check the return policy before placing your order.
11. After opening gifts, don't advertise to criminals of your big ticket item with your trash. Tear down and cut up product boxes into small pieces to fit into garbage and recycling cans.

Child Identity Theft

Child identity theft happens when someone uses a child's personal information to commit fraud. A thief may steal and use a child's information to get a job, government benefits, medical care, utilities, car loans, or even a mortgage. Avoiding, discovering, and recovering from child identity theft involves some unique challenges.

Parents and guardians don't expect a minor child to have a credit file and rarely request or review their child's credit report. A thief who steals a child's information may use it for many years before the crime is discovered. The victim may learn about the theft years later, when applying for a job, loan, or apartment, or when a business reviews the credit file and finds fraudulent accounts. A parent or guardian can check whether a minor child has a credit report if they think the child's information is at risk, say if the child's Social Security card was lost, a school or business leaked the child's personal information to the public, or bill collectors or government agencies contact the child about accounts the child didn't open. To get a minor child's credit report, a parent or guardian must contact the credit reporting companies and provide proof of identity and other documents.

HOW TO FIND OUT IF A CHILD HAS A CREDIT REPORT

Contact each of the 3 nationwide credit reporting companies: TransUnion, Experian and Equifax. Email TransUnion: childtheft@transunion.com ; Experian (1-888-397-3742 and Equifax (1-800-525-6285). Ask for a manual search of the child's file. The companies will check for files relating to the child's name and social security number, and for files related only to the child's social security number.

The credit reporting companies may require copies of the child's birth certificate listing the parents; the child's social security card; the parent or guardian's government-issued identification card, like a driver's license, or copies of documents proving the adult is the child's legal guardian; or proof of address, such as a utility bill, or credit card or insurance statement.

Update your files. Record the dates you made the calls or sent letters. Keep copies of letters in your files.

NEWSLETTER CONTRIBUTORS

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MERRY CHRISTMAS

Personal Finance Advice: Get Your Financial Life Organized

There are many financial obligations that can clutter up your financial life. From junk mail pushing the latest credit card offer to the checks you write to pay your bills, the financial chaos can start to weight you down.

A piece of personal finance advice: To get back on track, you may want to begin by de-cluttering your finances. In doing so, you may find that you also de-clutter your life. Once you begin the organization process, you will be amazed (and pleased) at how much more you can accomplish -- and how fulfilling your life is. If you want to reduce the clutter associated with your finances, here are a few money management tips that can help you regain some control.

Switch to paperless statements. Instead of receiving financial statements in the mail, opt for the electronic versions. It's usually possible to receive the statements for your bank accounts, investments and insurance policies electronically. You can save PDF versions to an encrypted folder on your computer.

Enroll in online bill pay. You can pay most of your bills online. It is fast and easy, and it doesn't require writing checks or remembering to put envelopes in the mail. Even better is the fact that bills can be automatically withdrawn from your account each month. You should still check in periodically to make sure that the right amounts are being deducted, but you don't need to wade through the paperwork.

Invest in personal finance software. It's much easier to track your income and expenses when you get help from software. There are automatic programs that keep track for you by linking to your accounts, or you can enter the information manually. Personal finance software can also make it easier to reconcile your accounts each month. Remove yourself from marketing lists. Just as there is a Do Not Call Registry so you can stop unwanted phone calls, it's also possible to have your name removed from direct mail marketing lists. While there's no way to completely get rid of this type of mail, you can go to sites such as OptOutPrescreen.com and DMAchoice.org to be taken off many lists. The tidal wave of junk mail will slow to a trickle.

Stop the clutter before it starts. Before you buy something, think about why you want it. What are your motivations? Will it really improve your life? If you don't need it or really want it, don't buy it. You'll reduce your financial stress and save money while also keeping clutter from crowding your home.

Sell or donate things you don't use. You can sell your extra things for cold hard cash. Both options of selling or donating will give you some financial freedom - not to mention a little more space.

After you finish de-cluttering your finances and your life, you'll have more time to focus on the things that are most important to you. And you'll be happier for it.

Snowman Soup



- 1 package hot chocolate mix
- 3 Chocolate Kisses
- 15 miniature marshmallows
- 1 candy cane

Put the chocolate kisses and marshmallows in colored plastic wrap. Place the hot cocoa envelope, Candy Cane and wrapped marshmallow package into a mug. These make great gift ideas for teacher's aides, support staff, kid's friends or just to have as an extra surprise for guests. Copy and attach the poem below.

Snowman Soup

I was told that you've been good this year
I'm always glad to hear it
With freezing weather drawing near
You'll need to warm the spirit
So here's a cup of snowman soup
Complete with stirring stick
Add warm water, sip it slow
It's sure to do the trick!

Merry Christmas!

