

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 8, Issue 12

NEWSLETTER

December 2015

## Help to Keep Phone Service Connected

*A Message from our President, David J. Bursic*

The Pennsylvania Public Utility Commission and the Department of Public Welfare want consumers with limited incomes to know that there is help to keep their phone service connected, reduce monthly phone bills and avoid shut-offs. Lifeline\*, Lifeline 135, and the Universal Telephone Assistance Program (UTAP)\*\* are three ways for limited income consumers to receive help with their phone bills.

### Lifeline 135

The Lifeline 135 program is available for customers of all qualified telephone service providers. It helps customers who have incomes at or below 135 percent of the federal poverty guidelines or receive help from any of the following programs: Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), Low-Income Home Energy Assistance Program (LIHEAP), Federal Public Housing Assistance, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or the National School Lunch Program's Free Lunch Program. Lifeline 135 helps reduce the cost of monthly phone service for one telephone line. Customers who receive Lifeline may also purchase optional services such as Caller ID at the normal cost.

### Lifeline\*

Lifeline is a program presently available only to Verizon PA and Verizon North telephone customers who have incomes at or below 100 percent of the federal poverty

*Continued on Page 2*

## INSIDE THIS ISSUE

- 1 CEO Corner
- 1 HEARTH
- 2 Thinking of Retiring Go Green Tips
- 3 Preparing Your Will Traveling Out of the Area
- 4 Kid's Korner



## HEARTH Thanks West View Savings Bank

HEARTH would like to thank West View Savings Bank for all you've done to help our families this year and the remainder to come. Your support will help us to continue serving homeless families who are survivors of domestic violence and are struggling to make ends meet.

HEARTH's vision is that every family and individual lives in safe, affordable housing. Our mission is to provide a range of supportive services and housing that empowers homeless families, who are survivors of domestic violence, to become independent, self-sufficient, and adequately housed; and to foster low income housing opportunities to prevent homelessness and encourage safe, affordable housing.

To achieve this mission, families in need of transitional housing and supportive services come to our **HOMES** program as result of homelessness and domestic violence. The program accommodates participants in self-contained units and allows them to stay for up to two years.

HEARTH provides families with a hand up, not a hand out. A key piece of the program is that each participant must enroll in a post-secondary education or training program and attend weekly life skills meetings. The goal is that, upon completion of the program, our Program Participants will improve their family's financial situation, become part of the community, find permanent housing, and obtain full-time employment. While in our program, the families stay together and the children see their parent working toward a brighter future. They learn by example.

We are excited to announce that your donation to HEARTH will be matched, beginning at 8:00 a.m. on Tuesday, December 8, 2015! Help HEARTH raise some of the \$500,000 that Allegheny County Department of Human Services is withholding, with a donation to Pittsburgh Gives.

Visit [www.pittsburghgives.org](http://www.pittsburghgives.org), search for HEARTH (North Hills Affordable Housing), follow the instructions and your donation of \$25 or more will be matched dollar-for-dollar!

*Continued on Page 2*

Continued from Page 1

guidelines or who receive: Supplemental Security Income (SSI) or Temporary Assistance for Needy Families (TANF). Lifeline helps reduce the cost of monthly phone service for one telephone line.

#### Universal Telephone Assistance Program (UTAP)\*\*

UTAP helps Verizon PA customers who qualify for Lifeline pay their overdue bills, avoid shut offs and restore basic local telephone service. Start Saving Today! Call your local telephone company to see if you qualify for Lifeline\*, Lifeline 135, or the Universal Telephone Assistance Program (UTAP).\*\*

NOTE: Customers who receive discounts through these programs have the same rights and responsibilities as all other telephone customers. \*This program is only available to Verizon customers. \*\*This program is only available to Verizon PA customers.



## Phishing Scams

### What is Phishing?

Phishing attacks are 'spoofed' e-mails and fraudulent web sites designed to fool recipients into divulging personal financial data such as credit card numbers, account user names passwords, social security numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers, and credit card companies, phishers are able to convince up to 5% of recipients to respond to them.

### How to Avoid Phishing Scams

- Be suspicious of any e-mail with urgent requests for personal financial information.
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic.
- Always ensure that you are using a secure website when submitting cred card or other sensitive information via your web browser.
- Regularly log into your online accounts and check your financial institution credit and debit card statements to make sure that all transactions are legitimate.
- Make sure that your browser is up to date and security patches applied
- Always report "phishing" or "spoofed" emails by forwarding the email to the following groups:

The anti-phishing network at: [www.antiphishing.com](http://www.antiphishing.com)

The Federal Trade Commission at: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
The Internet Fraud Complaint Center of the FBI by filing a complaint on their website: [www.ifccfbi.gov](http://www.ifccfbi.gov)

### Warning, Spyware

Spyware is software installed on a computer without the user's knowledge, often through a virus or when a user downloads a free program. It is designed to let a hacker eavesdrop, collect personal or confidential information and perhaps track and record a user's activities. Some spyware can obtain such information as passwords or credit card numbers. It also often bombards computer users with unwanted ads. AVOID THE RISK of banking online on public computers like those in hotels, libraries or internet cafes where spyware might have been installed.

## HEARTH Thanks West View Savings Bank

The Pittsburgh Foundation is hosting Pittsburgh's Day of Giving, with a focus being, "Critical Needs Homelessness Alert". This includes 26 agencies vying for dollars in the \$200,000 matching pool.

We encourage you to donate at the very beginning of the morning since the match pool was exhausted in the first 45 minutes last year.

This year we are proud to be celebrating 20 years of providing services to families who strive to become self-sufficient and make a better life for their children. Since opening in 1995, we have served 755 individuals including 265 women and 490 children.

## Thinking about retiring?

If you are considering retirement, one of the most important financial decisions you have in your future is determining when to begin collecting your Social Security retirement benefits. The Consumer Financial Protection Bureau (CFPB) recently released *Planning for Retirement*, an interactive tool to help consumers with this important decision. *Planning for Retirement* allows you to see how the age at which you claim affects you Social Security retirement benefits and assists with making a better decision based on information relevant to your situation - Are you married? Do you plan to work in your 60s? Do you have additional sources of retirement income? Will your expenses decrease after you retire? You can find this new tool at [www.consumerfinance.gov/retirement](http://www.consumerfinance.gov/retirement).

## Tips to Green Your Home and Save Money

Whether you're a renter or a homeowner, chances are you care about protecting the environment – and saving money. Here are some tips from West View Savings Bank to help you do both.

**Some like it hot, hot, hot...or cold, cold, cold.** Closely monitor your thermostat. Adjusting it just a few degrees while you're out can save energy and money. You can make it easier by installing a programmable thermostat. Use fans and close the blinds during the warm months and let the sun in for natural warmth in the winter. Also, change your filter every three months.

**Make it mean-green-clean.** Cleaning supplies can be expensive and are made with toxic chemicals. You can save money and the environment by making your own cleaning supplies. All you need are some basic household ingredients like vinegar, lemon juice, baking soda and borax to clean everything from windows to tile. Look online for recipes and suggestions.

**Reduce, Reuse, Recycle!** Sticking to this mantra can help you save money around the house. Use a rag instead of paper towels. Buy products in bulk, concentrate or refillable containers to reduce packaging waste. Look for products made from recycled content. And don't forget to recycle.

## Preparing Your Will

Writing your will isn't a task anyone looks forward to doing. You're not only acknowledging your own inevitable demise but actively planning for it. In fact, an AARP survey found that two out of five Americans over the age of 45 don't have a will. However, creating a will is one of the most important things you can do for your loved ones.

By placing your wishes on paper, you help ensure that your heirs avoid unnecessary hassles and that a life's worth of possessions end up in the right hands. While preparing a will may seem like an overwhelming task, in most cases it is simple and straightforward. Below are tips to help you get started.

### Options for Creating Your Will

Hiring a lawyer is the surest way to get peace of mind that your wishes will be fulfilled. The cost can vary depending on the experience of the lawyer, the complexity of your estate and the going rates in your area. If you live in a metropolitan area, call around to see if you can save money with a lawyer in a nearby small town. If you belong to a group legal service plan, a simple will may be offered at a reduced price or even free. You can also check with your state's bar association for an attorney or legal clinic in your area.

In the last couple of decades, several Internet-based products have become available that allow consumers to create their own will. Also, it is strongly advised that spouses create separate wills, rather than a joint will.

### Think About the Small Stuff

While partners generally list each other in their wills, it's helpful to prepare for the situation if you and your partner pass away at the same time by naming the beneficiaries in that instance. Retirement accounts and life insurance policies name beneficiaries and aren't typically included in wills. If you want to leave sentimental items to particular people, specify that in your will, not in a non-binding note left with your will.

If you are a small business owner, talk to your accountant, banker and lawyer about what will happen to your business after your death to help avoid hardship for family and employees.

### Name a Guardian

For parents it is extremely important that your will names a guardian for your minor children. Otherwise, a court will make this decision after your death. While it's an enormous decision, it's certainly one you would like to make rather than have made for you should a tragic event occur.

### Name an Executor

In your will, you will also need to name the executor. This is the person who carries out the wishes stated in your will and wraps everything up after your death—paying taxes and debts, distributing the property in your will, closing your accounts, etc. This person needs to be responsible and trustworthy.

### Updates to Your Will

It's important to keep your will accurate and up to date. Because life changes very well may occur after you draft your will, it is important to review it periodically and amend when necessary.

## Where to Store Your Will

You may store your will in a safe deposit box or a waterproof and fireproof safe in your house. Many attorneys will store clients' wills. Just remember, your executor will need access to it after your death.

Big picture—creating a will isn't fun for anyone but it's easier than you think. You just need to sit down and do it.

*This information is provided with the understanding that the Association or the Bank are not engaged in rendering specific legal, accounting, or other professional services. If specific expert assistance is required, the services of a competent, professional person should be sought.*

*Provided as a public service by the Pennsylvania Association of Community Bankers.*

## Traveling Out of the Area?

West View Savings Bank monitors debit card activity in order to prevent unauthorized activity. One of the many criteria used is monitoring transactions which may be out of your normal card usage pattern. If we detect such a transaction, we may try to contact you. Make sure you carry your cell phone with you and the Bank has record of that number. If we are unable to reach you, your card may be blocked.

If you are going out of town, please remember to contact any one of our branch offices to advise where you are traveling and the dates of your travel.

In addition, it is important that you carry a back-up method of obtaining cash or making a purchase, such as a credit card or cash. If you don't have a credit card, West View Savings Bank offers a no-fee credit card. Please stop by any branch for an application.



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](http://www.wvsbank.com)



## NEWSLETTER CONTRIBUTORS

GLENN MEISTER, MIKE RUTAN,  
BERNIE LEFKE, HERB PEGHER,  
and  
ROBIN BEMIS

## HOLIDAY HOURS

West View Savings Bank will close at 1:00 p.m. on Thursday, December 24, 2015 and reopen at 8:30 a.m. on Saturday, December 26, 2015.

## Snowman Crunch

5 cups Cheerio's cereal  
5 cups corn or rice Chex  
10-oz pkg mini pretzel twists  
2 cups salted peanuts  
16-oz pkg holiday m & m's Candies  
2 12-oz pkgs white chocolate chips  
3 T oil

### Directions

Combine first 5 ingredients in a large bowl and admire how fun it all looks. Eat some of the delicious Snow Crunch ingredients. In a microwave-safe bowl, heat white chocolate chips and oil on medium-high setting for 2 minutes, stirring once. Continue to microwave on high for 20 seconds; stir until smooth. Pour melted white chocolate over cereal mixture and stir well to coat. Spread onto 3 wax paper-lined baking sheets.

Break apart when cool. Store in an air-tight container. Makes 5 quarts.

OR... Pour into little treat bags and deliver to neighbors, teachers, grocery store clerks, bank tellers, police officers, firemen, ETC. They will LOVE it!

