

West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

February 2014

Thinking about Buying a Home – How’s Your Credit Rating?

A Message from our President, David J. Bursic

An important step to finding a home, whether you’re renting or buying, is ensuring that you have a good credit history. Obtaining your free credit report from all three agencies is easy, and all consumers should do it at least once a year. These steps will help you to improve your credit score.

Step 1. Request a copy of your credit score report – and make sure it is correct. Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission’s website at www.annualcreditreport.com, or call 1-877-322-8228.

Step 2. Set up automatic bill pay. Payment history makes up 35 percent of your credit score, according to <http://www.myfico.com/>. The longer you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible. Make sure that you have enough money in your checking account to cover automatic bill payments.

Step 3. Keep balances low on credit cards and ‘revolving credit.’ Racking up big balances can hurt

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Join the “friend-raising” at North Hills Community Outreach

At North Hills Community Outreach, we think friend-raising is just as important as fund raising. When you participate in an NHCO event, you are helping more than 5,000 local families in hardship and crisis, and you can spend quality time with old friends and make new ones! Below are some of NHCO’s upcoming events. We hope you can join us!

Enjoy a pasta dinner with friends served by local celebrities! NHCO’s “Celebrity Pasta Dinner” will be Sunday, April 6, 4-7 p.m., in Sieb’s Banquet Hall, 3382 Babcock Blvd., Ross Township. Guests will have the opportunity to bid on silent auction baskets and enjoy a delicious pasta dinner served from a buffet line by Pittsburgh athletes, radio and TV personalities, musicians, politicians, and other local personalities. Pittsburgh Mayor Bill Peduto is in the lineup! Advance reservations sales only, no sales at the door. Meals are \$17 and include pasta, sauce, bread, salad, drink and dessert. Please download a reservation form at www.nhco.org or call 412-408-3830 to have a reservation form mailed to you.



Run for the Hills! North Hills Community Outreach needs 50 runners to run in the various races of the Dick’s Sporting Goods Pittsburgh Marathon, Sunday May 4. Form a RELAY team (4-5 people) or run the half or full marathon or even the 5k (May 3)! Registration is easy! Go to www.pittsburghmarathon.com, Click on Charities, Select NHCO, Register and Join! Your registration fee is covered when your fundraising goal is met!

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your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

Step 4. Apply for and open new credit accounts only as needed. Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer. Compare rates and fees offered through mail solicitation to our rates here at West View Savings Bank.

Step 5. Don't close old, paid off accounts. According to FICO, closing accounts can never help your score and can in fact damage it.

Step 6. Talk to credit counselors if you're in trouble. Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score. However, avoid debt settlement; - it will hurt your credit score since you're paying less than you owe. For more information on debt management, contact the National Foundation for Consumer Credit (www.nfcc.org).

If you have any questions about a loan that you have, or are thinking about, please give our Loan Division a call at 724-935-7400. The Bank offers a wide variety of automobile, consumer, credit card, education, and mortgage loans with affordable monthly payments.



Bank Valentine's Day Bear Give A Way

This month we celebrate Valentine's Day with a Valentine's Bear Give A Way. Please stop in any of our branch offices to get your entry form to participate in our drawing. We offer excellent, competitive Home Equity Loan Rates. Just ask for details at any branch location.



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



Join the "friend-raising" at North Hills Community Outreach

Contact Linda at lkrobins@nhco.org or 412-408-3830 x3215 for more information.

Grab some friends and register for NHCO's 13th Annual Mini-Masters Mini Golf Tournament! This fun event will be Thursday, May 15 at Neville Island and includes a round of mini golf, buffet dinner, silent auction and prizes. Rolling golf start begins at 5:00 p.m. Maybe *you* will win the coveted Green Jacket! \$175 per foursome or \$45 single player. Register early! Contact Pam at pjlindenberger@nhco.org or call 412-307-0069 ext 3322, or download a registration form at www.nhco.org.

Join NHCO May 17 on the North Shore for the Highmark Walk for a Healthy Community. This fun, noncompetitive walk joins people from all over Pittsburgh to support and raise funds for their favorite charity. A fun morning packed with entertainment! Walk individually or form a team to support NHCO. Registration begins February 3 at www.WalkforAHealthyCommunity.com. For more information, contact Patti at pmferraro@nhco.org or 412-408-3830 x3204. For more information about North Hills Community Outreach's nearly 25 programs and our many volunteer opportunities, please visit www.nhco.org, like us on Facebook, and follow us on Twitter @NHCOhelps.

Planning to Move or Moved Already?

In addition to changing your address with the post office, you will need to change it at all of your banking institutions as well. The post office will NOT deliver any banking information to a forwarded address.

The Bank needs to have the most up to date address and contact information in order to reach you in case of an emergency, for you to receive all of your monthly statements and to provide you with any other important information. As of March 2013, you will be charged a \$5.00 fee for all returned mail to the bank.

For our Snow Birds, you can provide us with a seasonal address change so you may receive your statements and keep up on the latest information while you are away.

For your convenience you can stop by any one of our branches to make any changes or updates to your account. Don't forget we are open until 6:00 p.m. on Fridays and 12:00 p.m. on Saturdays. Thank you for your continued patronage at the Bank.

NEWSLETTER CONTRIBUTORS

ROBIN BEMIS, HERB PEGHER, AMY SMITH
& BERNIE LEFKE

Passavant Hospital Foundation

Upcoming Health Outreach Programs

Foundation Announces Department Grants

In its third year of funding proposals submitted by staff members for their departments, **Passavant Hospital Foundation** announced that 38 proposals were submitted and 38 are being fulfilled, thanks to a partnership between the Foundation, the **Auxiliary** and the **Hospital** itself.

Fay Morgan, Foundation President/CEO said "This three-way collaboration is enabling an extraordinary investment in continued excellence in patient care and outcomes at UPMC Passavant, in McCandless and Cranberry, and this is why the Foundation exists."

Ten staff-recommended projects were funded by the Passavant Hospital Auxiliary, contributing \$41,275. Nineteen projects were funded by the Foundation, costing \$335,252. Nine projects were funded by the hospital itself.

Display Celebrates 50 Years of Caring in the North Hills

UPMC Passavant Hospital moved to its current location from the Hill District in February 1964. To honor this milestone of service, and the efforts of so many who worked to bring the Hospital to the North Hills, the Foundation will exhibit a collection of photographs chronicling this history, in the Hospital lobby in February.

Impact at the Hospital and in the Community

Passavant Hospital Foundation to ensure the health of area residents through the growth of our hospital and quality health and wellness education in the community.

At the hospital, the Foundation provides new technology for diagnosis and treatment, equipment that contributes to the care and comfort of patients and their families, and continuing education for our health care professionals.

In the community, the Foundation provides free education for the public featuring UPMC healthcare professionals as presenters (120 events last year), and special initiatives such as a recently launched program to train all area seventh graders in CPR.

Upcoming Health Outreach Programs

"For Your Health" Seminar at Cranberry Township Municipal Building

TAKING CARE OF YOUR HEART (FREE BLOOD PRESSURE TESTS)

Wednesday, February 19 at 12:30 pm

"For Your Health" Seminar at Club Julian 24-Hour Fitness

PULMONARY FUNCTION SCREENINGS (FREE BREATHING TESTS)

Wednesday, March 5 at 1:00 pm

"Extending the Care" ETC Seminar at CCAC – North **STROKE AND WHAT THE FUTURE HOLDS FOR STROKE CARE**

Tuesday, March 18 from 6:30 – 8:30 pm

Bridge to Hope Support Sessions

for families affected by a loved one's substance abuse

Conference Room #1, Passavant Hospital Foundation Conference Center, Cumberland Woods Village, Every Wednesday, 7 – 8:30 pm

Medical Ethics Conference – March 28

Passavant Hospital Foundation Conference Center & Legacy Theatre, Cumberland Woods Village, all day beginning at 8 am. Bringing together physicians, nurses, social workers, attorneys, clergy and others to learn from national and local experts.

PassavantHospitalFoundation.org

A Legacy of Caring United Way #419 Healing Garden

You can memorialize or honor a loved one with an engraved brick for the Hospital's Healing Garden, an interior courtyard where patients and families can find fresh air and the peace of nature. An order form can be found on our website or call 412-748-6640.

Red Velvet Whoopie Pies Recipe



INGREDIENTS:

3/4 cup butter, softened
1 cup sugar
2 eggs
1/2 cup sour cream
1 tablespoon red food coloring
1-1/2 teaspoons white vinegar
1 teaspoon clear vanilla extract
2-1/4 cups all-purpose flour
1/4 cup baking cocoa
2 teaspoons baking powder
1/2 teaspoon salt
1/4 teaspoon baking soda
2 ounces semisweet chocolate
melted and cooled

FILLING:

1 package (8 ounces) cream
cheese, softened
1/2 cup butter, softened
2-1/2 cups confectioners' sugar
2 teaspoons clear vanilla
extract

TOPPINGS:

White baking chips, melted
Finely chopped pecans

Directions

Preheat oven to 375°. In a large bowl, cream butter and sugar until light and fluffy. Beat in eggs, sour cream, food coloring, vinegar and vanilla. In another bowl, whisk flour, cocoa, baking powder, salt and baking soda; gradually beat into creamed mixture. Stir in cooled chocolate.

Drop dough by tablespoonfuls 2 in. apart onto parchment paper-lined baking sheets. Bake 8-10 minutes or until edges are set. Cool on pans 2 minutes. Remove to wire racks to cool completely.

For filling, in a large bowl, beat cream cheese and butter until fluffy. Beat in confectioners' sugar and vanilla until smooth. Spread filling on bottom of half of the cookies; cover with remaining cookies.

Drizzle with melted baking chips; sprinkle with pecans. Refrigerate until serving. Yield: 2 dozen

Sunday
February 2,
2014



Fun Facts about Groundhogs

The average groundhog is 20 inches long and normally weighs from 12 to 15 pounds. Punxsutawney Phil weighs about 20 pounds and is 22 inches long. Groundhogs are covered with coarse grayish hairs (fur) tipped with brown or sometimes dull red. They have short ears, a short tail, short legs, and are surprisingly quick. Their jaws are exceptionally strong.

A groundhog's diet consists of lots of greens, fruits, and vegetables and very little water. Most of their liquids come from dewy leaves.

A groundhog can whistle when it is alarmed. Groundhogs also whistle in the spring when they begin courting.

Insects do not bother groundhogs and germs pretty much leave them alone. This can be attributed to their cleanliness.

Groundhogs are one of the few animals that really hibernate. Hibernation is not just a deep sleep. It is actually a deep coma, where the body temperature drops to a few degrees above freezing, the heart barely beats, the blood scarcely flows, and breathing nearly stops.

Young Groundhogs are usually born in mid-April or May, and by July they are able to go out on their own. The size of the litter is 4 to 9. A baby groundhog is called a kit or a cub.

A groundhog's life span is normally 6 to 8 years. Phil receives a drink of a magical punch every summer during the Annual Groundhog Picnic, which gives him 7 more years of life.

how many words can you make?
use the letters in "presidents" to make new words!



p	r	e	s	i
d	e	n	t	s

Kids Korner

Valentine's Day Tissue Paper Heart Craft



This beautiful heart craft is an amazingly simple Valentine's Day craft for kids. Using contact paper in lieu of glue, even very young toddlers can make this heart craft. Older can have a hand in cutting out the tissue paper.

What you'll need:

- White poster board
- Clear contact paper
- Red, white, pink and purple tissue paper
- Stained glass heart template
- Scissors

How to make your Valentine's Tissue Paper Heart Craft

1. Make a heart template. Cut the heart out and trace onto white poster board. Cut out the heart.
2. Cut out the middle of the heart and discard it.
3. Cut a square piece of contact paper that is big enough to fit the heart template. Peel the backing paper off of the contact paper and stick your heart outline onto it. You'll trim up the excess later.
4. Cut tissue paper into 1 inch squares.
5. Stick the tissue paper onto the heart making sure to overlap the pieces. It's ok if the tissue paper goes over the edge of the template.
6. Cut a second square of contact paper, peel off the backing paper and stick it to the back of the heart.
7. Trim off the excess tissue paper and contact paper from the heart.
8. Add a piece of string and hang on a sunny window.