

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 5, Issue 2

NEWSLETTER

February 2012

Snowbirds and Other Travelers

We Need to Know Where You Are and How to Reach You

A Message from our President David J. Bursic

In addition to stopping newspaper delivery, refilling prescriptions, locking windows and asking a trusted neighbor to keep a watchful eye on the house, snowbirds and other travelers should ensure that their finances are in order before taking flight.

Our staff needs to be able to contact you while you are traveling. For example, if we see out of state debit card transactions, we may need to telephone you to verify that your debit card is not lost or stolen. We may also call you if you inadvertently deposit, or write, a check that has insufficient funds to be paid.

- **Inform the Bank of any temporary address change** to continue receiving Bank statements and to alert Bank representatives of out-of-state debit and credit card charges. Please make sure that we have at least one cell phone number and a temporary mailing address (for extended stays) on file here at the Bank. For security reasons, the Post Office will not

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Protect Your Business Against On-Line Fraud

In last month's newsletter we reviewed the importance of taking appropriate actions to help protect consumers against on-line fraud.

It is equally important for those of you who own or manage a business to take additional steps to prevent on-line fraud and to implement cyber security practices focused on protecting your network, your business, and your livelihood. Strengthening your company against cyber threats is critical to protecting your valuable information from falling into the wrong hands.

Protecting your business requires you to educate yourself and your employees about safe cyber security practices. As a business owner, it is important that your employees are educated regarding the use of software application(s), information technology security standards and best practices, common fraud schemes and procedures for contacting your financial institution in the event of a suspected security incident.

Businesses should conduct a periodic risk assessment of all electronic banking activities and adjust access accordingly. The following actions may help protect your business:

- Identify which employees, or group of employees, have access to confidential, private or unclassified information.
- Determine what websites need to be made available to employees in order to conduct business activities. Consider blocking access to file sharing, social media and personal email sites.
- Ascertain who needs access to your banking systems and services and make sure the removal of access to those services is part of your employee exit process.

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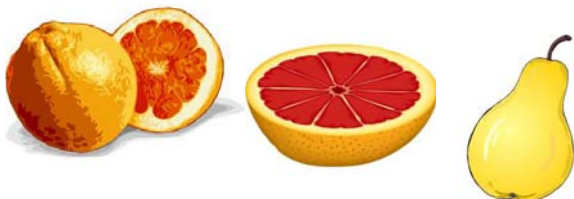
forward mail to you from the Bank.

- **Make a list of Automated Teller Machines (ATMs)** near your travel destination. The Bank is a member of the following ATM Networks:
 - Freedom ATM Alliance.
<http://www.freedomatm.com/>
 - Pulse.
<https://www.pulsenetwork.com/public/index.html>
 - Cirrus.
<http://www.mastercard.us/cardholder-services/atm-locator.html>
- **Write down the phone numbers** of your local West View Savings Bank branch. Our people are always ready, willing, and able to serve you. Our branch contact information can also be found on our website <http://www.wvsbank.com>.
- **Check the due date of your credit card and loan accounts** to avoid missed payments.
- **Sign up for online banking.** Sign up today at <http://www.wvsbank.com> If you're less tech savvy, visit your local branch before departing so a Bank representative can walk you through this process.



North Hills Community Outreach Citrus Sale Benefits Families in Need

North Hills Community Outreach is holding its annual Citrus Sale fundraiser to benefit local families in need. Select from temple oranges, ruby red grapefruit, and sampler boxes that include navel oranges and pears. Prices range from \$20.00-\$28.00. Order online at www.nhco.org/fruit.cfm or call 412-487-6316, option 2, x 3210 to request an order form. The deadline is February 10. Orders can be picked up and paid for March 5-6 from 1-4 PM at St. Paul's United Methodist Church, 1965 Ferguson Road in Hampton.



Protect Your Business Against On-Line Fraud

- Dedicate a computer to be used solely for all online banking activities. If that is not feasible, restrict the use of personal web browsing, emailing and social networking on any computer used for online banking activities.
- Keep your computer's operating system up-to-date.
- Keep your web browser software up to date by installing the most recent version.
- Institute a system of dual controls for critical functions so that no single individual is solely authorized to take action without adequate checks and balance.
- Do not allow your employees to download unauthorized software or programs.
- Keep an inventory of your most critical equipment, hardware, and software.
- Make electronic and physical back-ups or copies of all your most important work.
- Monitor and reconcile your account activity closely and watch for unusual activity. Reviewing accounts regularly enhances the ability to quickly detect unauthorized activity and allows your business to take action to prevent or minimize losses. You can use West View Savings Bank's online banking system to monitor your account balances, 24/7.

As long as you have a computer, you are vulnerable to someone or something else accessing or corrupting your information. It is important to educate your employees to develop the following habits:

- Lock a computer when you are away from it. Locking the computer prevents another person from being able to simply sit down at your computer and access all of your information.
- Password-protect your computer. Users would be required to enter a password to log in to a computer.

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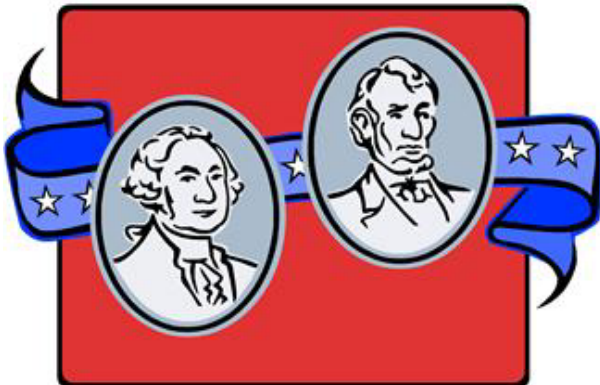
- Disconnect the computer from the Internet when it is not being used or unattended. Depending on what method you use to connect to the Internet, disconnecting may mean disabling a wireless connection, turning off your computer or modem, or disconnecting cables.
- Evaluate your computer security settings. It is important to examine the security settings, and select options that meet your needs without putting your business at increased risk.
- Do not install or connect any personal software or hardware to the organization's network or hardware without permission.
- Never give your online banking ID or passwords, or other computer/website access codes to anyone. Each employee having access to online banking should have his or her own individual user ID and password. Separate passwords for every account helps to thwart cybercriminals. Passwords should be changed regularly.

West View Savings Bank is committed to safeguarding your financial information - our employees will never ask you for your on-line banking password.

To learn more about how we protect your information, you may view our privacy policy by visiting our website at www.wvsbank.com.

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& Robin Bemis*



President's Day
February 20, 2012

A HOME EQUITY LOAN CAN SAVE YOU MONEY!!

Home Equity Loans enable you to tap into the equity of your home to help with your debt consolidation, purchase that special item, pay educational expenses, or whatever your personal needs are. Interest rates on this type of loan are very competitive and are normally tax deductible (please consult your tax advisor).

West View Savings Bank offers two types of Home Equity Loans to meet your needs. The adjustable rate Home Equity Line-of-Credit product can be used as needed, paid back, and used again. The product is a perfect fit for those ongoing and unexpected costs that we have with instant access to funds.

The fixed rate product is designed to be used for a single purpose such as debt consolidation or that special purchase. West View Savings Bank offers different term lengths to enable you to better manage your personal finances.

At this time, the Bank is not charging any application or processing fees for any Home Equity Loan in the amount of \$25,000 or more. Interest rates are at one of their lowest points in years. Why not call West View Savings Bank Loan Division at (724) 935-7400 or (412) 931-1622 to see how we can help you with your financial needs? We're looking forward to hearing from you!



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



Kid's Korner

Unscramble the letters to find the words in our

Valentine's Day Anagram

Hidden Word
(solve the circled letters):



a c d r _____

e f l o r s w _____

d e r _____

f g i t _____

a c c e h l o o t _____

a c d n y _____

i k n p _____

a e h r t _____

e l v o _____

Peppermint Bark Recipe



Do you have candy canes left over from the holidays? Thanks to Robin Bemis from our McCandless office for providing the perfect recipe to use them up. Just in time for Valentine's Day!

Ingredients

- 2 cups semi sweet chocolate chip morsels
- 2 cups white mint chocolate chip morsels
- Six crushed candy canes or 50 crushed peppermint star candies

Directions

Melt either of the morsels in a double boiler. Chocolate should be smooth. Do not overheat or chocolate will become stiff. Line a baking sheet with wax paper. Layer half of the crushed candies on the wax paper and top with the melted chocolate. Refrigerate until hardened. Melt second flavor of chocolate morsels. Spread over the first batch. Top with remaining candies and gently press larger pieces into chocolate to set. Refrigerate until hardened. Remove from refrigerator and break into pieces. Store in plastic container or package for gifts. Keep at room temperature or refrigerate.

