

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 4, Issue 1

NEWSLETTER

January 2011

Additional Help Paying for Utilities

A Message From Our President David J. Bursic

I received several follow-up requests for additional information on help in paying for utility bills. Last month's President's Corner article discussed the Low Income Home Energy Assistance Program (LIHEAP). This month's article covers CAPs – Customer Assistance Programs and the Dollar Energy Fund Hardship Program.

Customer Assistance Programs (CAPs) help make monthly payments more manageable for utility customers. The guidelines of CAPs vary from utility company to utility company, but the goals are the same: to help you keep up with your bills.

- Your payment is based on your income and household size, not usage.
- Pay on time, in full and a portion of your back balance may be forgiven.
- Income Guidelines: See last month's LIHEAP article for income guidelines. Generally, if you are eligible for LIHEAP, you may also be eligible for CAP.

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Northland Public Library Serving the North Hills Community



Northland Public Library directly serves five municipalities in the North Hills, including Bradford Woods, Franklin Park Borough, Marshall Township, Town of McCandless and Ross Township. More than 35,000 people currently hold a library card. Our collection includes more than 200,000 items, including books, videos, DVDs, and audio books. More than 1,200,000 items were circulated by the library in 2010.

The library also features more than 70 computers with free Internet access available to the public, and is equipped for wireless Internet use.

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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



How much will I pay each month?

CAP calculates your payments based on your income and household size, not your utility usage. Your utility company covers the difference between your CAP payment and your actual usage.

What if I owe the company a lot of money? Will I ever catch up?

If you make your full payment on time every month, the utility company may forgive a portion of your back balance. So it is in your best interest to manage your money well and make the full payment on time each month. If you think you are eligible for CAP, please see below to find out how to apply.

How to Apply

Step 1

Contact your utility company. Below is a list of telephone numbers. Your utility company will screen you for eligibility and then refer you to an agency to complete your application or they will complete your application over the phone.

Allegheny Power 1-800-207-1250
Columbia Gas 1-800-537-7431
Dominion Peoples 1-800-400-9276
Duquesne Light 1-888-393-7600
Equitable Gas – 877-577-8735
National Fuel Gas Company 1-800-365-3234
Penn Power 1-800-720-3600
Peoples Natural Gas 800-400-WARM (9276)
TW Phillips Gas & Oil 1-866-276-4055

Step 2

Submit all required information.

Step 3

Continue to pay your bill in full until your CAP payment appears. This can take 2-3 billing periods.

Step 4

Pay your CAP payment on time and in full each month. Missed or incomplete payments can lead to dismissal from the program.

What if I Need Additional Help?

When you speak with the utility representative, be sure to ask about hardship assistance such as a Dollar Energy Fund grant.

The Dollar Energy Fund's Hardship Program assists eligible utility customers with their gas, electric and water bills.

Eligible customers receive a one-time grant applied directly to their utility bill. The Dollar Energy Fund Hardship Program:

- Provides a grant directly to your utility account
- Available to customers who may not be eligible for LIHEAP



Consider a Home Equity Loan

Home Equity Loans allow you to access the equity of your home to help with your debt consolidation, purchase that special item, pay educational expenses, or whatever your personal needs are. Our interest rates for 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. The adjustable rate Home Equity Line-of-Credit product can be used as needed, paid back, and used again. The product is for those ongoing and unexpected costs that we all have with instant access to funds.

The fixed rate product is designed to be used for a single purpose like 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 a 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 look forward to hearing from you!

SPOTLIGHTING



Northland Public Library Serves the North Hills Community

Northland Library offers programs and services for people of all ages. Our adult programs include free income tax preparation service for senior citizens and low-income families, helpful medical seminars featuring well-known area physicians, book discussion groups, travel video, foreign film and documentary film presentations, and more than 20 different free computer classes each month. Children's programs include our Summer Reading Clubs for children and teens, story times for children of all ages, various programs featuring our Wii computers, teen movie nights, puppet workshops, arts and crafts exhibits, and chess classes and tournaments.

The library offers the *Northland Library Tutor* program, a free, online service that provides tutoring assistance to students from kindergarten through college, plus help for adults with resume writing and other job-related areas.

We also sponsor the Three Rivers Storytelling Festival each August, where some of the nation's top storytellers gather at the library to entertain those attending with their spellbinding tales. For more information on the Festival please visit www.3rstf.org.

Our meeting rooms host well over a thousand library and community programs each year. The rooms are equipped with state of the art equipment, including wide-screen televisions, DVD and video players, desktop projectors and computers.

We also feature newly-added library return boxes at the Ross Township Community Center and at the Marshall Township Municipal Building. All library items, including books, DVDs, CDs, and videos, regardless of which Allegheny County library they were borrowed from, can be placed in the drops. Materials will be credited as being checked in as of the day when the drops were last emptied.

For more information on Northland Library and our programs, call 412-366-8100, or visit our website at www.northlandlibrary.org.

Newsletter Contributors

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Jonathan Hoover*

Special Contributor:

Frank Gilbert of Northland Library

Secure Your Valuables in a Safe Deposit Box at West View Savings

A safe deposit box is a safe and convenient place to store items that would be difficult or impossible to replace.

These items would include: original birth, marriage and death certificates, life insurance policies, homeowners insurance policies, stock certificates, automobile titles, and the deed to your house.

In addition, photographs and/or a video tape of your home's contents and a written inventory should be kept in the safe deposit box.

Safe deposit boxes are also ideal for storing small family heirlooms or other items of value such as jewelry, gold coins or other collectables.

Our McCandless, Cranberry, Franklin Park and Bellevue Offices have a variety of sizes of boxes available to rent.

Check with your local office for availability and pricing.

Happy New Year!

KID'S KORNER

From Northland's Kitchen



Winter Word Search

Find the following hidden words:

snowman, winter, January, sled, cold, mittens, scarf, icicle, frost, skating

M	E	E	E	O	S	O	F	E	F	J	A	S	W	T	A
O	T	Z	P	T	Y	R	A	U	N	A	J	T	J	E	S
S	H	A	N	S	F	R	R	S	Q	V	L	D	G	S	X
I	K	S	E	D	A	E	O	E	N	W	S	D	B	T	P
E	L	K	U	K	C	N	E	A	G	D	H	T	A	P	E
Q	I	T	B	D	T	T	A	D	D	D	J	Y	H	N	
S	L	G	C	S	A	O	C	Y	I	E	E	E	R	L	T
O	U	U	O	M	T	L	T	W	I	L	G	P	L	T	J
I	T	R	L	S	I	S	K	I	C	N	R	A	F	S	R
X	F	G	D	A	N	R	Y	N	I	R	N	Y	N	N	F
Y	F	R	V	T	I	I	R	T	C	B	M	E	E	L	S
G	H	O	A	E	F	F	A	E	L	P	T	R	I	Z	S
M	N	N	F	C	O	K	U	R	E	T	O	R	A	L	N
E	S	V	H	P	S	T	N	P	I	F	S	I	L	D	G
K	P	T	E	E	Q	N	A	M	W	O	N	S	J	N	J

Butterscotch Gingerbread Cookies

Ingredients

- 3 cups all-purpose flour
- 2 teaspoons baking soda
- 1 ½ teaspoons ground cinnamon
- 1 ½ teaspoons ground ginger
- ¾ teaspoon ground cloves
- ½ teaspoon salt
- 1 ½ cups packed brown sugar
- 1 cup (2 sticks) butter or margarine, softened
- 1/3 cup mild molasses
- 1 large egg
- 1 2/3 cups (11-ounce package) butterscotch flavored morsels

Directions

PREHEAT oven to 350° F.

COMBINE flour, baking soda, cinnamon, ginger, cloves and salt in small bowl.

BEAT sugar, butter, molasses and egg in large mixer bowl until creamy. Gradually beat in flour mixture until well blended. Stir in morsels. Drop by rounded tablespoon onto ungreased baking sheets.

BAKE for 9 to 11 minutes or until cookies are lightly browned. Cool on baking sheets for 2 minutes; remove to wire racks to cool completely.

