

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 8, Issue 6

NEWSLETTER

June 2015

LAST CHANCE: Senior Citizens, Property Owners and Renters:

A Message from our President, David J. Bursic

Are Your Property Taxes Too High?

Do You Pay Rent?

Do You Live on a Fixed income?

The Pennsylvania Property Tax or Rent Rebate Program Might Help.

What is the PA Property Tax or Rent Rebate Program?

The Program provides rebates of up to \$650 to eligible property owners and renters.

Who is Eligible to Apply for a Rebate?

- You, or your spouse who lived with you, was 65 years of age or older as of December 31, 2014;
- You were a widow or widower during all or part of 2014 and were 50 years old or older as of December 31, 2014;
- You were permanently disabled and 18 years of age or older during all or part of 2014, unable to work because of a physical or mental disability, and your disability is expected to continue indefinitely. If you received Supplemental Security Income (SSI) payments, you are likely to be eligible for a rebate if you meet all other requirements.

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ATM

“AUTOMATED TELLER MACHINE”

To make your ATM Transactions more safe and secure, as well as convenient we suggest these “DO’s and DON’Ts” for Automated Teller Machine users.

DO...

keep the Personal Identification Number (PIN) you use with your ATM access card a secret. Never give this secret number to anyone else for any reason, not even to members of your own family.

DON’T...

write your PIN on your ATM access card or on a slip of paper you keep with the card. If you would rather not try to memorize your number, then disguise it in some way so that only you know what it is.

DO...

choose a well-lit, busy ATM location that can be seen from the street, especially if you want to use a machine after dark or on days when traffic is light. Sometimes it is safer to use an ATM at another location or Drive-Up ATM.

DON’T...

get out of your car and approach an ATM until you have looked all around and made sure that there are no suspicious people lurking about. If you don’t feel Safe, don’t use the ATM. Even if you use a drive-up ATM, look around and stay alert.

DO...

park your car as close to the ATM as possible without blocking traffic. Close all the windows and lock your doors as you get out.

DON’T...

approach the ATM if someone else is using it. Unless you are using a very busy machine, wait in your car until the person ahead of you completes his or her transaction and drives away. Have your ATM access card ready when you leave the car.

DO...

know exactly what you are going to do before you leave your car and approach the ATM. Have your access card ready, check your PIN number, have your deposit ticket filled out, know how much cash you want to withdrawal, etc.

DON’T...

park your car where another vehicle can block you in.

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What are the Income Eligibility Requirements?

- **Property Owners:** Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$35,000 or less in 2014.
- **Renters:** Your total eligible annual household income, including the income that your spouse earned and received while residing with you, was \$15,000 or less in 2014.

How is Social Security income treated?

Applicants can exclude up to one-half (1/2) of their Social Security income, so people who make substantially more than \$35,000 may still qualify for a Rebate.

How do I Apply for a Rebate?

Complete a 2014 Property Tax or Rent Rebate Claim (PA-1000) Form. Forms are available at most public libraries, from the PA Department of Revenue by calling 1-888-222-9190. Your local PA Senator or House Member can also provide you with the form or www.revenue.pa.gov.

How Much of a Rebate Can I Receive?

Homeowners:	Eligibility Income	Maximum Rebate	Standard
	\$0 to \$8,000	\$650	
	\$8,001 to \$15,000	\$500	
	\$15,001 to \$18,000	\$300	
	\$18,001 to \$35,000	\$250	
Renters:	Eligibility Income	Maximum Rebate	
	\$0 to \$8,000	\$650	
	\$8,001 to \$15,000	\$500	
Note: Applicants can exclude one-half of all Social Security Income And/or Tier 1 Railroad Retirement benefits.			

Can I Receive a Larger Rebate This Year?

Yes. Homeowners in Pittsburgh, Scranton and Philadelphia with eligibility income of \$30,000 or less will receive a supplemental payment. So too will homeowners in the rest of the state who met the same income eligibility requirement and pay more than 15 percent of their household income in property taxes.

How Much is the Supplemental Property Tax Rebate?

Up to 50 percent of the taxpayers' base rebate.

How Do I Claim the Supplemental Rebate?

If you are eligible for the supplemental rebate, the PA Department of Revenue will calculate it for you.

When is the Application Deadline?

The deadline to apply is **June 30, 2015**.

ATM

“AUTOMATED TELLER MACHINE”

DO...

take someone else with you when you are going to use an ATM after dark or at times when there are few people on the streets. Ask them to wait for you in the car and keep alert for suspicious people or activity.

DON'T...

withdrawal too much cash at one time. Take only what you need. It is never a good policy to carry too much cash with you.

DO...

stand directly in front of the machine when using an ATM. Block the view of anyone behind you. This will prevent someone from seeing your secret number when you enter it or knowing what kind of transaction you are completing.

DON'T...

stand at the ATM and count your money when your transaction is complete. Put your money, your ATM access card and your receipt in a pocket and return to your car as soon as the screen is clear. Count your money and put away your ATM access card when you are back in your locked car.

DO...

leave immediately if you become suspicious for any reason while using an ATM. Press the “Cancel” button on the machine, retrieve your ATM access card and return to your car.

DON'T...

leave your receipt at the ATM location. Take it with you. It is best to save these receipts and check them against your statement before you discard them.

DO...

notify your financial institution immediately if your ATM access card or your secret PIN is lost or stolen. Federal law limits your potential loss if you report a lost or stolen ATM card promptly or if you notify them of a problem within 60 days after your statement showing an error is mailed.

DON'T...

use your ATM access card or your PIN for another person and don't give them to anyone else for any reason. FBI agents, police and financial officials will never ask you to use your ATM access card or ask you for them or ask you for your secret number. If anyone posing as a law enforcement officer ever asks you to do any of these things. Notify your local police and your financial institution immediately.

DO...

enjoy the convenience of using Automated Teller Machines 24-hours-a-day, seven-days-a-week. West View Savings Bank has provided these machines because they make life easier for you. Just remember to use the same precautions and common sense when using an ATM that would use when using your checkbook or your credit card or carrying a large amount of cash in your pocket or purse.

We offer ATM's at all of our branch locations because they **DO** make life easier for you. Enjoy the convenience of using ATM's 24 hours-a-day, seven-days-a-week.

Now available, a new selection of Debit Cards including our business card. Stop at any of our branch locations and apply for yours today.

FinCEN Reminds Public: Be Wary of Fraudulent Correspondence & Phone Calls

The Financial Crimes Enforcement Network (FinCEN) reminds the public to be alert to ongoing financial scams that attempt to solicit funds from unsuspecting victims.

FinCEN has been receiving calls and reports of financial scam attempts conducted via telephone. In this scam the caller represents himself/herself as an employee of FinCEN and asks for the victim by name, either at the victim's home or work number. The caller will identify an outstanding debt; this debt may be actual or bogus. The caller will provide the victim with the victim's account, Social Security or other similar number and demand that immediate payment be made. The caller's knowledge of the victim's name, telephone number, account description and personal information serve to legitimize the caller.

FinCEN also has become aware of another financial scam conducted via e-mail and telephone in which an individual claiming to be a representative of the U.S. Department of the Treasury or FinCEN informs the victim that he/she has received a large Treasury Department grant. To obtain the grant, the victim is instructed to provide bank account information and make some type of initial payment or donation.

Recipients of these calls, letters, or e-mails should not respond to such messages, and should not send money or provide any personal or confidential information. Those who believe that they are or have been a victim of a financial scam, should report this information to local, State, or Federal law enforcement authorities.

FinCEN does not send unsolicited requests and does not seek personal or financial information from members of the public. FinCEN does not have authority to freeze assets or block funds transfers. In addition, fraudulent correspondence may purport to be from an overseas office of FinCEN. FinCEN does not have any offices outside of the United States

West View Community Day

West View Community Day, held at Bronx Field, is an annual event hosted by the West View Community Connections. In 2014, the West View Police in conjunction with Kohl's Kids provided bike safety helmets. Home Depot Ohio Township provided a workshop for all to build a toolbox. 3WS had the pitch for prizes while broadcasting. West View Crime Watch bounced all day in the Bounce Castle. You could meet members of the West View Fire Department, see the trucks and learn fire safety tips. Tours of the Ross West View EMS vehicles were also available. Joe the Juggler made his spectacular balloon creations. There were games to play throughout the day. When ready for a break you could stop for dinner. The day ended with a Movie in the Park on the Big Screen.

The West View Office of West View Savings Bank was on hand providing the community information on various banking topics such as Safe Online Banking, Protected ATM Card Usage and Fraud Alert.

Join us this year at Bronx Field on Saturday, June 20, 2015 from 4:00 pm to the movie at dusk.

Financial Planning by the Decade Tips for getting your finances in shape no matter what your age.

In your 30s Increasing Responsibilities

Financial responsibilities start to increase in your 30s: marriage, kids, homeownership and retirement savings. If you prioritize you can plan to manage it all.

Here are six things to focus on when you are in your 30's:

- Get your debt in check. Having credit card or high-interest nondeductible debt is one of the biggest mistakes to make. You are paying at higher interest rates and affecting your ability to borrow money at reasonable rates in the future.
- Focus on savings. Save 15 – 20% of your annual salary. Direct your savings toward a home down payment, children's college education or any other long-term goal. Always participate in your employer's retirement match.
- Invest for growth. Open investment accounts and choose investments that offer an opportunity for growth. Exchange-traded funds and index mutual funds can be a good start.
- Review investment portfolio annually. Make sure your investments are in line with your risk tolerance and goals.
- Protect yourself and family. Look into disability insurance and consider life insurance if you have dependents.
- Start your estate plan. You should establish a will that names a guardian if you have children. You should also name beneficiaries for all retirement accounts, insurance policies and employer profit sharing or 401K's.

See you in the next newsletter for: In your 40's Accumulating Assets.



CUSTOMER APPRECIATION DAYS

You are cordially invited to West View Savings Bank's "Customer Appreciation Days" the week of June 15, 2015.

Stop in for fresh popcorn on the following days:

West View Office – Monday
Bellevue Office – Tuesday
Cranberry Office – Wednesday
Franklin Park Office - Thursday
McCandless Office – Friday and Saturday

All week there will be balloons, refreshments and special promotions to thank you!

DRAWINGS: To enter giveaways you do not need to be a WWSB customer. No purchase, or account opening, is required. Employees and their family members are not eligible to enter.

KID'S KORNER

Happy Father's Day



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



Dad's are #1!

CARD	HAPPY	PARENT
CARING	HELPER	PRESENT
CUDDLE	HUG	READ
DADDY	JOB	REST
FATHER	JUNE	REWARD
FATHERS DAY	KISS	SURPRISE
FRIEND	LISTENER	TEACHER
GARDENER	MAN	TIE
GENEROUS	PAPA	WORKER

JUNE 14 FLAG DAY FACTS



June 14 was the day the Flag of the United States was adopted in 1777 by resolution of the Second Continental Congress.

In 1916, President Woodrow Wilson issued a proclamation that officially established June 14th as Flag Day. In 1937, Pennsylvania was the first state to celebrate Flag Day as a State holiday. Quincy Massachusetts has had an annual Flag Day Parade since 1952 claiming it "is the longest running parade of its kind in the nation".

On Sunday, June 14th show your United States Flag pride by displaying the flag.

NEWSLETTER CONTRIBUTORS

DEBBIE ANDREWS, HERB PEGHER, JULIA CHAMBERS,
BERNIE LEFKE AND ROBIN BEMIS



GRADUATION CAPS

These adorable graduation caps are simple, fast and completely edible! They can be made for your dessert tables at graduation parties or for your preschooler's end of year party! All you need are Mini Reese Cups, chocolate covered graham crackers, M & M's, melted chocolate chips or peanut butter and either fruit roll-ups or red shoestring licorice.

1. Unwrap Reese Cups and place a dab of melted chocolate or peanut butter on the more narrow side.
2. Place the chocolate covered graham cracker on top of the Reese Cup.
3. Put a small dab of melted chocolate or peanut butter in the middle of the graham cracker.
4. Cut the fruit roll-up/red licorice into 1 1/2 inch pieces. Place a piece of fruit roll-up or licorice in the center and top with the M & M letter side down.
5. Let stand for approximately 5 minutes to set. They are ready to serve! Eat & enjoy!



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

