

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 5, Issue 6

NEWSLETTER

June 2012

Direct Deposit Replacing Federal Benefit Checks

A Message from Our President David J. Bursic

If you receive federal benefit payments such as Social Security or other government pensions — or you will soon — it's time to stop looking forward to your check in the mail and start planning for direct deposit. That's because the U.S. Department of the Treasury is phasing out paper checks for federal benefits in favor of all-electronic delivery via direct deposit by March 1, 2013.

The Treasury Department says the change will benefit consumers because electronic payments are safer, easier, and more reliable than paper checks. In addition, those who use direct deposit can rest more easily knowing that their funds will appear in their bank account sooner than if they received a paper check.

What does this mean for you?

- ***If you have not yet applied for federal benefits***, when you do apply you must receive the funds electronically. That requirement began for new recipients on May 1, 2011.
- ***If you already have your federal benefits***

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Debit Card Protection

With the expansion of debit card fraud nationwide and globally, your losses can be much more extensive and your money harder to recover.

To protect your account, we monitor your ATM and debit card transaction for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S. – issued card is used unexpectedly overseas, a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions.

Some additional tips on protecting yourself from debit card fraud include:

- Unless absolutely required for a legitimate business purpose, avoid giving out your address and zip code, telephone number, date of birth, Social Security Number, card or account number, and card expiration date.
- In stores and at ATMs, always cover your card and Personal Identification Number (PIN), and watch for cell phone cameras, mirrors, or other tools used to view cards and PINs. Observe if people are watching.

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direct-deposited into a bank account, the Treasury Department's change will not affect you.

- **If you currently receive your benefits via paper check**, you must switch to an electronic payment by March 1, 2013. To start, you need to provide the routing number for the bank and your account number (ask a customer service representative or branch manager for this information). If you do not select an electronic payment option by March 1, 2013, you will receive your benefits on the Direct Express® card, a prepaid debit card that can be used to pay for purchases and access cash at ATMs.

To learn more about the Direct Express® card and the new rules, call the Treasury Department's toll-free help line at 1-800-333-1795 or visit www.GoDirect.org.



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



Volunteer Opportunities at NHCO

North Hills Community Outreach is seeking volunteer drivers and dispatcher for their *Free Rides for Seniors* shuttle that provides free transportation to anyone over age 60 along Freeport Road on weekdays from 10:00 am to 4:00 pm. Contact Kerry Mulhern at 412-449-0151 for more information.



Debit Card Protection continued

- Be alert whether cashiers take your card out of sight. Always double-check your card when a clerk, cashier or waiter hands it back to you and make certain it's the same card you handed over.
- Be alert of any unusual activity at ATMs.
- Never respond to unsolicited emails that ask you to verify your card or account number.
- Use caution on emails that have a link to a website – such sites can look legitimate, but may collect data or place spyware on your computer.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone (including cell phone) number and address at all times.



CUSTOMER APPRECIATION DAYS

You are cordially invited to West View Savings Bank's "Customer Appreciation Days" the week of June 18, 2012.

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!

Protect your Social Security Number

Identity theft is one of the fastest growing crimes in America. A dishonest person who has your Social Security number can use it to get other personal information about you. Identity thieves can use your number and your good credit to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You may not find out that someone is using your number until you are turned down for credit or you begin to get calls from unknown creditors demanding payment for items you never bought.

Here are some ways to protect your Social Security number:

Your number is confidential.

The Social Security Administration protects your Social Security number and keeps your records confidential. You should be careful about sharing your number, even when you are asked for it. You should ask why your number is needed, how it will be used and what will happen if you refuse. The answers to these questions can help you decide if you want to give out your Social Security number.

How might someone steal your number?

Identity thieves get your personal information by:

- Stealing wallets, purses and your mail (bank and credit card statements, pre-approved credit offers, new checks and tax information);
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work and personal information in your home;
- Rummaging through your trash, the trash of businesses, and public trash dumps for personal data; or
- Posing by phone or e-mail as someone who legitimately needs information about you, such as employers or landlords.

Be careful with your Social Security card and number.

Show your Social Security card to your employer when you start a job so your records are correct. Provide your Social Security number to your financial institution for tax reporting purposes. Keep your card and any other document that shows your Social Security number on it in a safe place.

What should you do if you think someone is using your number?

If you suspect someone else is using your Social Security number, you should contact the Social Security Administration immediately to report the problem.

What if an identity thief is creating credit problems for you?

If someone has misused your Social Security number or other personal information to create credit or other problems for you, the Social Security Administration cannot resolve these problems, but there are several things you should do:

You should contact the [Federal Trade Commission \(FTC\)](#). Or, you can call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261. The FTC website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect and defend against identity theft.

You also may want to contact the Internal Revenue Service. An identity thief might also use your Social Security number to file a tax return in order to receive a refund. If you think you may have tax issues because someone has stolen your identity, contact the [IRS Identity Protection Unit](#) or call 1-800-908-4490.

If you feel you are a victim of cyber crime, you should also consider filing an online complaint with the Internet Crime Complaint Center (IC3) at www.ic3.gov. The IC3 gives victims of cyber crime a convenient and easy-to-use reporting mechanism that alerts authorities of suspected criminal or civil violations. IC3 sends every complaint to one or more law enforcement or regulatory agencies that have jurisdiction over the matter.

You also should monitor your credit report periodically. Free credit reports are available online at AnnualCreditReport.com.

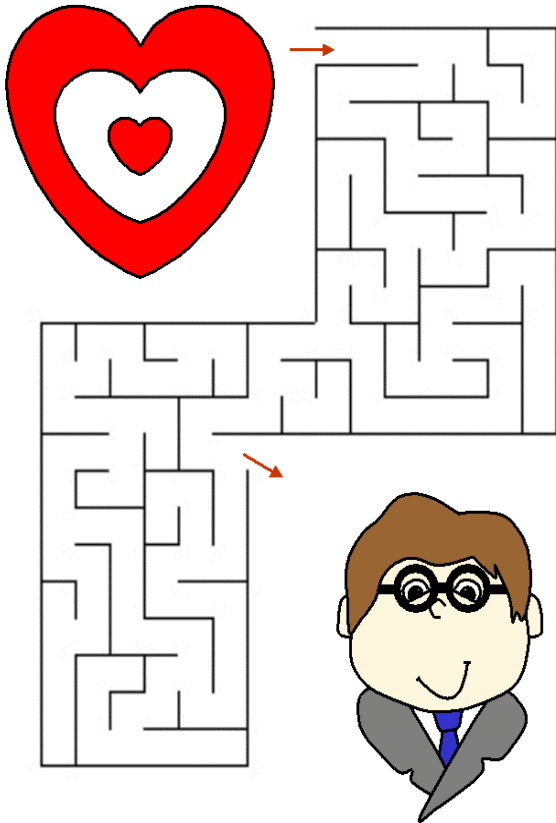
How do I contact the Social Security Administration?

You may either contact the Social Security Administration online at <http://www.ssa.gov> or you can call them toll-free at 1-800-772-1213.

Kid's Korner

Father's Day Maze

Help your honor and love get to your dad.



Happy Father's Day



Father's Day
Sunday, June 17, 2012

Celebrate Dad with this Dark Chocolate Cupcakes Recipe

Ingredients:

8 tablespoons (1 stick) unsalted butter, cut into 4 pieces
2 ounces bittersweet chocolate, chopped
1/2 cup cocoa powder, preferably Dutch-processed
3/4 cup (3 3/4 ounces) unbleached all-purpose flour
3/4 teaspoon baking powder
1/2 teaspoon baking soda
2 large eggs, at room temperature
3/4 cup (5 1/4 ounces) sugar
1 teaspoon vanilla extract
1/2 teaspoon salt
1/2 cup sour cream
Vanilla Bean, Chocolate, or Coffee Butter Cream frosting

Instructions:

Adjust an oven rack to the lower-middle position and heat the oven to 350 degrees. Line a standard-size muffin pan with baking cup liners.

Melt the butter, chocolate, and cocoa in a medium heatproof bowl set over a saucepan filled with 1 inch of barely simmering water, stirring occasionally. Set aside to cool until just warm to the touch.

Whisk the flour, baking powder, and baking soda in a small bowl to combine. Whisk the eggs in a medium bowl to combine; add the sugar, vanilla, and salt and whisk until fully incorporated. Add the cooled chocolate mixture and whisk until combined. Sift about one-third of the flour mixture over the chocolate mixture and whisk until combined; whisk in the sour cream until combined, then sift the remaining flour mixture over the batter and whisk until homogeneous and thick.

Divide the batter evenly among the muffin cups. Bake until a toothpick or wooden skewer inserted into the center of the cupcakes comes out clean, 18 to 20 minutes, rotating the pan halfway through the baking time.

Cool the cupcakes in the pan on a wire rack until cool enough to handle, about 15 minutes. Carefully lift each cupcake from the muffin pan and set on a wire rack. Cool to room temperature before frosting, about 30 minutes. To frost: Mound about 2 tablespoons of frosting on the center of each cupcake. Using a small spatula or butter knife, spread the frosting to the edge of the cupcake, leaving a slight mound in the center. Makes 12 cupcakes.