

West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

November 2014

How to Repair a Credit Report

A Message from our President, David J. Bursic

We all know that “good credit” is important in getting the best loan terms, lower insurance rates, or perhaps even to be able to rent an apartment. However, what can someone do to repair “bad” or tarnished credit? Listed below are four things to keep in mind to repair a credit history.

1. Order a Free Credit Report and Look for Errors

A credit report includes information on how much credit you have available, how much and what types of credit you are using, and whether you pay your bills on time. Credit information is generally maintained for seven years.

You can obtain a free credit report once a year at one Website: www.AnnualCreditReport.com or by calling 1-877-322-8228. If you find an error on the report, contact both the credit reporting company and the creditor (e.g. bank, credit card company, etc.) in writing.

2. Improve Your Credit History by Paying Bills on Time

Paying on time is one of the biggest factors in a credit score. Recent delinquencies have a much bigger impact on reducing a credit score.

Once you become current, stay current. The more you pay your bills on time after being late, the more your credit score should increase.

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Debit Card Compromise FAQs

I received a letter from West View Savings stating that my debit card may have been compromised, or I heard on the news that there was a data breach and consumer card information was compromised. What does that mean? Data compromises occur when an individual or group of individuals gain unauthorized access to a computer system for the purpose of corrupting or stealing data. When you use your debit card at a merchant such as a store, gas station, over the internet or on the phone, your card information is recorded into a database that is retained by the merchant for a period of time. The retained information is typically card numbers and expiration dates. The unauthorized individuals may gain access to the information that is stored and may use it to perform fraudulent activity with your debit card information.

Does this mean that I have fraud on my account?

No. It only means that your card information has potentially been compromised. While fraud resulting from a data compromise is rare, we recommend that you review your account and report any suspicious or unauthorized transaction to the bank immediately. Online banking is a great way to monitor your account activity since it's immediate and you won't need to wait for a monthly statement.

How does West View Savings Bank react to compromise notifications?

West View Savings Bank takes every compromise seriously. Affected customers will receive written notification or a phone call from us if their card information has been potentially compromised. West View Savings Bank evaluates the need to re-issue new debit cards to affected customers. In certain circumstances, West View Savings Bank will issue you a new debit card. In those cases, a block date for your compromised card will be included in the letter we send you.

How do you know that my card was affected?

We receive notice of potentially compromised cards from Visa. Visa learns of the compromise through various sources including merchants, processors and even law enforcement.

Why don't you disclose the name of the merchant in the letter that you send me?

Visa does not disclose the name of the merchants or card processors that were

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How to Repair a Credit Report

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3. Reduce the Amounts That Are Owed

A credit score can be improved by paying down balances owed. This is easier said than done. However, a few quick steps might help:

- Make a list of all your accounts, how much is owed, and the interest rate.
- Try to pay off the debts with the highest rate of interest first.
- Continue to make at least the minimum payment, on time, on all of the other accounts.
- Eventually get to the point where you can pay down all of your credit cards to zero each month.

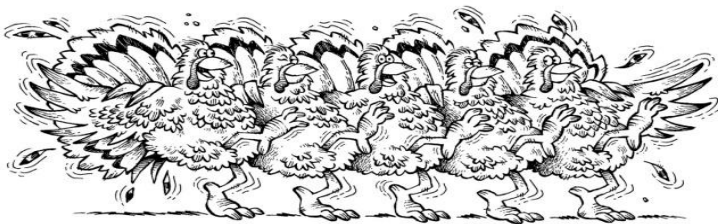
Also, consider how to limit the use of credit cards in favor of cash, checks or a debit card. The Bank offers a Visa debit card that you can use to make automated teller withdrawals and to pay at any place that Visa is accepted, including online purchases. Using a debit card can help you to avoid overspending by allowing you to use only the available amount in your checking account.

4. Beware of Credit Repair Scams

Con artists lure innocent (and sometimes desperate) victims in with false promises to "erase" a bad credit score in a short period of time. Remember: there are no quick ways to remove legitimate credit problems from a credit report.

For some good information on topics such as credit reports, credit scores, fixing a credit problem, and how to choose a credit counselor, go to www.mymoney.gov.

If you have any questions about credit reports, please contact our Loan Division at 724-935-7400. The Bank is always here to help.



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.wvbank.com



Debit Card Compromise FAQs

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compromised. We receive notification that an undisclosed merchant's database or processor was compromised. These breaches are investigated by law enforcement and the merchant or processor name may be disclosed at a later date.

How long will it take for me to receive a new Card? It usually takes 5-10 business days to receive a new debit card. You will receive a mailer separately from the card which will reveal your new personal identification number (PIN). If you would like to change your four digit PIN, visit a West View Savings Bank location for assistance.

What if I have preauthorized debits made to my compromised debit card number? You should contact the merchant(s) immediately upon receipt of your replacement card and provide them with the new card number and expiration date.

There are other signers on my bank accounts. Does this affect their cards too? Not necessarily as each customer has a unique card number. If their card has also been compromised, they too will receive written notification.

Can this information be used to steal my identity? The information encoded on your debit card pertains strictly to the card, potentially including the card number and expiration date.

Confidential information such as Social Security Numbers, checking account numbers, driver's license numbers, addresses and dates of birth are not stored on the card. If the merchant or processor was retaining your personal information and that information was suspected of being compromised, it will be included in the written notification you receive.

What can I do to keep this from re-occurring? Unfortunately, we have no way of stopping criminals from "hacking" into databases of merchants or processors. While the possibility of a card being used fraudulently is low, we recognize the aggravation customers face in acquiring a replacement card or having fraudulent activity removed from their account.

What should I do if I think I am a victim of identity theft? If you detect fraud on your account, please contact West View Savings Bank immediately at 412-364-1911.

- Consider placing a fraud alert on your credit report files. A fraud alert lets creditors know to contact you before opening a new account. Just call any one of the three credit reporting agencies at the number below to place a fraud alert:

Equifax	800-525-6285
Experian	888-397-3742
Trans Union	800-680-7289

- Obtain a free annual credit report from each of the above credit reporting agencies by going to www.annualcreditreport.com or calling 877-322-8228. You should periodically obtain each one of your credit reports and look them over carefully for accounts you did not open, inquiries from creditors that you did not initiate, personal information, such as home address and social security number, that is not accurate or any other suspicious information or activity.

Blind & Vision Rehabilitation Services of Pittsburgh



PBA Industries' quality brooms are made by the vision impaired and are available through the International Lions Club at our West View and Bellevue Offices.

For more than 100 years, Blind & Vision Rehabilitation Services of Pittsburgh has been a leader in programs and services for people of all ages who are blind, vision impaired, or have other disabilities, with a mission to change their lives by fostering independence and individual choice.

The agency offers personalized computer instruction, vocational services, personal adjustment to blindness training, independence skill building, in-home instruction, low vision services, children's vision screening, and prevention of blindness services. In addition, the agency offers employment through its Industries manufacturing and assembly division.

More than 95 percent of the Industries division workers are blind or vision impaired craftsmen who create for both public and private sectors a variety of products such as construction safety items, portable highway signs, signage, and textiles. The division also distributes the high performance fabric Cypton and manufactures items using the stain-resistant and water-resistant fabric. In addition, the agency offers brooms to support the fundraising efforts of non-profit organizations such as Lions Clubs throughout the country.

The Industries division of Blind & Vision Rehabilitation Services is a great resource for outsourcing packaging, assembly, and light manufacturing jobs without hiring additional staff or securing more warehouse space. Businesses that partner with Industries can satisfy their unique product needs and, at the same time, provide employment for a skilled blind and vision impaired workforce. For details, contact Tara Zimmerman at 412-368-4400 or tzimmerman@pghvis.org

Home Equity Line of Credit - A Solution For Your Immediate Financing Needs

With Fall and Old Man Winter around the bend, perhaps a Home Equity Line of Credit loan may be the product that can help with those education costs, bill consolidation, home repairs or to just be available for those unforeseen emergency costs.

The Home Equity Line of Credit Loan offers low closing costs, no usage fees, very attractive interest rates and possible tax advantages (please consult your tax advisor). You also have the flexibility to pay above the minimum payment to pay your loan down sooner and save on interest costs.

Why not contact West View Savings Bank today to see how this loan product can best benefit you? Thank you for considering West View Savings Bank for your financial needs. The telephone number for the Loan Division is (412) 931-1622 or (724) 935-7400.

West View Savings Bank Christmas Club Opening Now at a Branch Near You

Avoid the holiday rush, begin saving now for next Christmas. Open your Christmas Club with a \$20.00 minimum deposit today. You can make deposits in any amount as often as you like. Calculate your check goal and divide by the number of deposits you plan to make during the year.

Did you know? You can establish a second payroll deposit to your Christmas Club with many employers. Contact your employer with the banks routing number along with your account number.

The Christmas Club closing date for 2015 is October 10th. For your convenience, you can choose to have your balance transferred to your West View Savings Bank Checking or Savings account. This will give you the added convenience of immediate access to the funds. You may also receive a check mailed in time for Holiday shopping.

The account will automatically reopen year after year with your deposit.

*WEST VIEW SAVINGS BANK
Will be closed*



Medical Identity Theft

If an identity thief gets medical treatment using your name, the thief's medical information – for example, blood type, test results, allergies, or illnesses – can get into your medical file. Information about the thief can be added to your medical, health insurance, and payment records.

If you suspect an identity thief has used your medical information, get copies of your medical records. Under federal law, you have a right to know what's in your medical files. Contact each doctor, clinic, hospital, pharmacy, laboratory, health plan, and anywhere you believe the thief has used your information. For example, if a thief got a prescription in your name, ask for the record from the pharmacy that filled the prescription and the health care provider who wrote the prescription. You may need to pay a fee to get copies of your records.

A provider might refuse to give you copies of your medical or billing records because it thinks that would violate the identity thief's privacy rights. A provider who thinks that is mistaken: you have the right to know what's in your file. If a provider denies your request, you have a right to appeal. Contact the person the provider lists in its Notice of Privacy Practices, the patient representative, or the ombudsman. Explain the situation and ask for your file. If the provider refuses to provide your records within 30 days of your written request, you may complain to the U.S. Department of Health and Human Services' Office for Civil Rights at www.hhs.gov/ocr.

The medical provider or office that created the information must change any inaccurate or incomplete information in your files. They also should tell labs, other health care providers, and anyone else that might have gotten incorrect information. If an investigation doesn't resolve your dispute, ask that a statement of the dispute be included in your record.

