

West View Savings Bank

“Over 100 Years of Quality Banking”

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NEWSLETTER

October 2014

Allegheny County Home Improvement Loan Program

A Message from our President, David J. Bursic

Allegheny County has an affordable low-interest home improvement loan program available to eligible low or moderate income homeowners through the Allegheny County Home Improvement Loan Program (AHILP).

Eligibility Requirements

Eligible homes are residential, single-family dwellings located in Allegheny County (excluding the City of Pittsburgh; the City of McKeesport, and the boroughs of Trafford, Penn Hills, Edgeworth, Ben Avon Heights and McDonald).

Your property must be a residential, single-family dwelling and you must occupy it year-round as your principal residence.

Your property must be deeded in the name of a natural person (versus any type of corporation, trust, or other entity) and such natural person must hold a least ½ ownership interest.

Total household income may not exceed the following limits (income limits effective December 11, 2013):

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Debit Card Fraud Prevention



West View Savings Bank participates with two service entities to help reduce cardholder fraud. Fraud is unauthorized use of a card or identity by a third party. Criminals obtain services, merchandise, credit, or funds through misrepresentation of identity or information.

As a consumer, protect your account information and your pin number and passwords. Verify your account activity on-line at our website, www.wvsbank.com or with your monthly statements.

We use the FraudWatch Plus Cardholder Communication system and Verified by Visa. These systems monitor fraud trends. Fraud trends include Phishing which is a false e-mail acting as a legitimate business to retrieve personal or account information. Skimming captures card track data and/or Pin numbers at ATM's, Automated Fuel Dispensers and even waiters or attendants who take the card to complete a legitimate transaction. A Merchant Compromise acquires cardholder data from merchant processing systems.

FraudWatch Plus will communicate directly with the customer. They will call and verify recent activity on your account. If the cardholder confirms the transactions, no further action will be taken. If the cardholder cannot be contacted, the card will be blocked pending confirmation. They will ask for the cardholder directly and inform you they are with Fraud Prevention Services on behalf of West View Savings Bank. When they are forced to leave a message, they will also provide the toll free number as 866-842-5208. Once you return the call and all is verified, they will unblock the card or take appropriate action if the transaction is fraud.

Verified by Visa follows the same call pattern monitoring fraud trends. If you are contacted, please verify the transactions with the representative. When they are forced to leave a message, return the call to 800-857-3118.

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Allegheny County Home Improvement Loan Program

Household Size	Gross (Pre-tax) Income
1	\$52,800
2	\$60,350
3	\$67,900
4	\$75,450
5	\$81,475
6	\$87,500
7	\$93,550
8	\$99,580

NOTE: Income limits are determined by the U.S. Department of Housing and Urban Development and are subject to change.

Additional Requirements:

- Property taxes must be paid/current/up to date.
- Borrowers must have an acceptable credit history.
- Building code violations and lead hazards must be repaired, whenever applicable.
- Work must be completed by a professional contractor who meets AHILP minimum contractor requirements, including insurance requirements.

Loan Products Available

For those eligible for AHILP financing, we offer two loan products:

1. Emergency/Priority Loans

These loans provide timely financing for the repair of code violations or emergency conditions that present health and safety hazards.

Emergency/Priority Loan Information	
Interest Rate	0%
Minimum Loan Amount	\$1,000
Maximum Loan Amount	\$10,000
Processing Fee	\$0
Loan Term	12 months to 240 months
Collateral	Mortgage-secured

2. General Improvement Loans

These loans support the rehabilitation and improvement of residential properties. Recipients are required to utilize a portion of loan proceeds to correct code violations, if any, and to undertake lead-hazard remediation activities, if applicable. (See HUD's Lead-Safe Housing Rule.) Remaining loan proceeds may be used for energy related improvements and general property improvements. Examples of eligible work include but are not limited to: electrical and plumbing, flooring, general remodeling, lead-hazard reduction, new/remodeled

bathrooms and fixtures, structural repairs, water/sewer line connections/tap-ins, new/remodeled kitchens and fixtures, retaining walls, roofing, siding, heating and cooling, windows and/or doors, and water/sewer line repairs.

General Improvement Loan Product Information	
Interest Rate	1%
Minimum Loan Amount	\$3,000
Maximum Loan Amount	\$23,000
Processing Fee	\$375.00 (may be financed as part of the loan)
Loan Term	12 months to 240 months
Collateral	Mortgage-secured

For further information, contact the Allegheny County Home Improvement Loan Program at (412) 350-1043 or (412) 350-6337.

October is the Perfect Time to Catch the Spooktacular Halloween Parade in West View



The West View Halloween Parade will take place on Monday, October 27, 2014 at 7 p.m. Participants receive goodie bags and prizes are awarded. The Halloween Parade is a great tradition that brings the community together. Come and enjoy their creative spirits. Enjoy some hot popcorn provided to the public from the West View Office of West View Savings Bank.

Happy Columbus Day!



WEST VIEW SAVINGS BANK
WILL BE CLOSED MONDAY, OCTOBER 13, 2014
IN OBSERVANCE OF COLUMBUS DAY!

Protecting Older Americans From Fraud

Older Americans are the fastest growing segment of the population to be victimized by identity fraud and internet schemes. Every day con artists bombard the telephones, mailboxes and even the e-mail accounts of older Americans.

In addition to the newer kinds of fraud, seniors continue to be victimized by age-old scams such as foreign lotteries, shoddy home improvement work, and investment schemes promising high returns. In many instances, nest eggs are completely wiped out and older Americans' homes are lost due to these crimes. To compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs.

Why are seniors targeted and vulnerable?

These are a number of reasons why older people are targeted by scams artists:

- They are more likely to be at home to answer the door or telephone.
- They tend to be more trusting and less likely to suspect a con artist.
- They are often lonely and susceptible to a friendly pitch.
- They may be physically incapable of making their own home repairs, exposing them to pitches from itinerant workers who knock on the door and offer to do repairs cheaply.
- They may be on fixed incomes, making them vulnerable to promises of high investment returns or savings on medical care.
- They may own their homes free and clear, making them a target of predatory lenders.

What should you do to protect yourself?

- Register your phone number with the National Do-Not-Call registry at 1-888-382-1222 or www.donotcall.gov.
- Don't do business with someone who just shows up at your door.
- Don't give personal or financial information to an unknown caller, and don't provide such information for unsolicited e-mail/Internet messages.
- Check with the Better Business Bureau before dealing with any company or charity that you are not familiar with. Also check with family members, neighbors, or friends.
- If you need to hire a contractor or repairman, ask or call the Better Business Bureau, at 1-877-267-5222, for a list of accredited businesses. Make sure the contractor is properly licensed.
- Don't yield to high-pressure or emotional sales tactics. Read contracts thoroughly and seek advice from a relative or other advisor if you don't understand it.
- Never pay money to win a prize or enter a sweepstakes, even if you were sent a check and were told to make the payment from that check.

- Never pay the entire cost of a repair job upfront. Try not to pay more than a third.
- Keep careful records of your transactions such as bank or credit card statements. Check them for accuracy and shred documents thoroughly before throwing them away. Thieves can steal a person's identity from their trash.
- Have your Social Security or pension benefit checks direct deposited to reduce the possibility of ID theft. Also be careful not to leave outgoing bill payments in an unsecured mailbox. Take them to the Post office yourself or have someone do it for 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



WWSB Welcomes Glenn Meister!

Glenn Meister joined WWSB on September 16, 2014. He will be our new Compliance Officer/Internal Audit Manager. Glenn comes to WWSB with 36 years of experience. He previously worked as an internal auditor for Parkvale, S & T Bank, PNC and Beard Miller Company. He spent the first 21 years of his career at PNC and its predecessor, Pittsburgh National Bank.

Glenn and his wife Barb live in Ross Township where they raised their 3 sons. They are both natives to the Pittsburgh area. A graduate of North Hills High School, he and his family are avid Pittsburgh sports fans. If you are in the neighborhood and would like to say hello, Glenn is located at the McCandless Office. We would like to welcome Glenn to the WWSB family!



KID'S KORNER

Knock Knock Jokes For Halloween

Knock Knock!

Who's there?
Little girl
Little girl who?
Little girl who couldn't reach the doorbell!

Knock Knock!

Who's there?
Philip.
Philip who?
Philip my bag with Halloween candy!

Knock Knock!

Who's there?
Zookeeper.
Zookeeper who?
Zookeeper away from me!

Knock Knock!

Who's there?
Zubin.
Zubin who?
Zubin eating the neighbors again?

Knock Knock!

Who's there?
Wanda.
Wanda who?
Wanda give me some Halloween candy!

Knock Knock!

Who's there?
Howl!
Howl who?
Howl you know unless you open the door!

Knock Knock!

Who's there?
Twick.
Twick who?
Twick or Tweet!

Knock Knock!

Who's there?
Sherlock.
Sherlock who?
Sherlock your door! Some zombies could break in!

Bats & Bones Brownie Pizza



This scrumptious make-ahead pizza (sweetza?) has a moist brownie crust and a topping made of chopped candy bars and COOL WHIP. Perfect for Halloween.

What You Need

- 1 pkg. (16 oz.) brownie mix
- Yellow and red food coloring (15 drops yellow, 3 drops red)
- 2 cups thawed COOL WHIP Whipped Topping
- 12 fun-size candy bars (1/2 oz. each), chopped (about 1 cup)
- 2 Tbsp. Halloween sprinkles

Make It

HEAT oven to 350°F.
PREPARE brownie batter as directed on package; spread onto bottom of 12-inch pizza pan sprayed with cooking spray. Bake 15 min. or until toothpick inserted in center comes out with fudgy crumbs. (Do not overbake.) Cool 30 min.
ADD food colorings to COOL WHIP; stir gently until well blended. Spread over brownie; top with remaining ingredients.
CUT into wedges.

NEWSLETTER CONTRIBUTORS

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