

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 9, Issue 11

NEWSLETTER

October/November 2016

Heating Assistance is Available Now – Apply Today

A Message from our President, David J. Bursic

Winter seems to have come early this year. With the increase in energy costs, more and more people are finding it harder to heat their homes and keep up with their home heating bills. It is important to know that there is help available to keep the heat on. Eligible heating fuels include natural gas, electricity, fuel oil, kerosene, propane, coal, and wood. Additional information can be found on-line at www.dhs.state.pa.us/foradults/heatingassistancelih-eap/index.htm.

HEATING ASSISTANCE / LIHEAP

The Pennsylvania Low Income Home Energy Assistance Program (LIHEAP) helps eligible people pay their heating bills. A family of four with an annual income of \$36,450 can qualify for help.

WHAT IS LIHEAP?

LIHEAP is a grant to help people pay their heating bills. This grant does not need to be repaid. No lien is placed on the property if this help is received.

HOW DOES LIHEAP Work?

LIHEAP offers both cash and crisis grants, and is open for application starting November 1, 2016 through March 31, 2017. The length of the program may change depending on availability of funding and other factors.

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CONGRATULATIONS ON YOUR RETIREMENT BERNARD P. LEFKE



After more than 35 years of dedicated service to the Bank, Vice President-Administration Bernard P. Lefke has decided to retire.

Bernard joined the Bank in January 1981 as Assistant Vice-President-Market Development. Subsequently, Bernard was appointed as Branch Manager of the Main Office, Security Officer and Assistant Vice-President of the Savings Department. In February 1991 Bernard was appointed Vice-President - Savings with management responsibilities for all savings products at the Bank. Most recently, Bernard was appointed Vice-President-Administration in November 2012, when his duties were expanded to include managing the Bank's information technology, regulatory monitoring and vendor management programs.

On behalf of the Bank's Board of Directors and fellow employees, I would like to thank Bernard for his 35 plus years of dedicated service. We all wish Bernard a happy and healthy retirement.



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Cash Grants

Cash grants help families pay their heating bills. The grant payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.)

Crisis Grants

In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through one of the two components of the LIHEAP crisis program.

Crisis Exception Component (Fall of 2016)

Households without heat may qualify for additional help. To be considered "without heat":

- The main heating source or second heating source (a source that is used to operate the main heating source or used if the main heating source is not working) has been completely shut-off; OR
- A household has almost run out of their supply of main heating fuel (coal, fuel oil, kerosene, propane, wood, etc.).

Regular Crisis Component (Open November 1, 2016 and Closing on March 31, 2017)

Beginning with the opening of the Regular Crisis Program, additional money may be available if you have an emergency situation and are in jeopardy of losing your heat.

Emergency situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days)

WHO IS ELIGIBLE?

People may qualify for a LIHEAP grant if their income meets the following income guidelines:

INCOME GUIDELINES
2016 – 2017 LIHEAP
(For Homeowners and Renters)

Household Size	Maximum Income
1	\$ 17,820
2	\$ 24,030
3	\$ 30,240
4	\$ 36,450
5	\$ 42,660
6	\$ 48,870
7	\$ 55,095
8	\$ 61,335
9	\$ 67,575
10	\$ 73,815

HOW DOES SOMEONE APPLY?

- Apply online at www.compass.state.pa.us .
- Call the Statewide LIHEAP Hotline at 1-866-857-7095 or TDD for the hearing-impaired 1-800-451-5886.
- Applications are available at all West View Savings Bank branches.

Information Needed to Apply:

- Names of people in the household
- Dates of birth for all household members
- Social Security Numbers for all household members
- Proof of income for members of the household
- A recent heating bill

If you or someone you know needs help and may qualify, please apply today. LIHEAP funds are limited – grants are awarded on a first come, first served basis.



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



NEWSLETTER CONTRIBUTORS

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WEST VIEW SAVINGS BANK

WILL BE CLOSED

FRIDAY, NOVEMBER 11, 2016

AND

THURSDAY, NOVEMBER 24, 2016

How to Prevent Identity Theft

Statistics show more than 15 million U.S. residents per year have been victims of identity theft since 2010. That's why it is more important than ever to take extra precautions to protect your personal information and reduce your risk of identity theft. In the increasingly online world we live in, consumers need to be vigilant both online and offline to not become part of the rising statistic. Below are tips to help safeguard your information.

Online Protection

Use Anti-Virus Software

Install anti-virus, anti-spyware software and a firewall on all computers. Set your preference to update these protections often. If you have a wireless network at home or work, make sure it's secured.

Don't Reuse Passwords

As tempting as it may be, don't reuse passwords. This will help minimize the effects of unauthorized access to your accounts. Also, use optional security questions whenever they're offered for an extra layer of protection.

Make Purchases on Trusted Sites

When deals seem too good to be true, they usually are. You can easily become a victim of identity theft when you make purchases on websites that aren't secure. Stick with trusted, well-known online retailers or smaller sites that use reputable payment processors. Look for the padlock icon on the bottom of your browser to verify the page is safe.

Beware of Phishing and Spam

Don't open files, click on links or download programs sent by strangers as it could expose your system to a computer virus or spyware that captures your personal information. It's best to not open emails from friends that contain only a link as these are often viruses. Beware of phishing schemes in which you think you're signing into your bank account, when it's a ploy to get your important information. Always sign in by going to your bank's website.

Use Caution With Public Computers

Make sure to never save private information on a public computer. Always log out completely from your accounts, and never save login information on these computers.

Check Your Credit Report Annually

Each of the major credit bureaus—Equifax, Experian, and TransUnion—provides consumers with a free copy of their credit report each year. Your credit report is your window into your identity security, and it's advised to check it once annually to ensure nothing is amiss.

Offline Protection

Lock Up Important Documents

Keep financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. If you carry a purse or computer at a restaurant, keep it close to you. Keep financial information on your laptop only when necessary, and don't use an automatic login feature. The same goes for your phone—make sure it's password protected.

Limit What You Carry

Take only the identification and credit/debit cards you need when you go out. Leave your Social Security card at home unless you absolutely need it, and then immediately return it to a secure location. Carefully protect all user IDs, password information, etc. by never carrying this information in your wallet.

Ask Before Sharing

Before you share information at your workplace, your child's school or a doctor's office, feel free to ask why it is needed and how it will be safeguarded. Never give out personal information to anyone you don't know, either in person or on the phone, unless you initiated the contact.

Shred and Wipe

Shred receipts, credit offers and applications, insurance forms, physician statements, checks, bank statements, expired charge cards and similar documents once they're no longer needed. Also, destroy labels on prescription bottles before you throw them out. When you dispose of a computer or phone, erase the hard drive and memory first.

Secure Your Mailbox

If your mailbox doesn't have a lock, immediately remove mail when it arrives. If you order new checks or a new credit/debit card, don't have it mailed to your home unless you have a mailbox with a lock. If you're sending mail, drop it at a post office or locked outgoing mailbox. If you won't be in town for several days, request a vacation hold on your mail.

In the event that you become an identity theft victim, it's key to act quickly. Contact all credit providers immediately, file a police report, and contact one of the credit agencies to explain the situation and ask for a fraud alert on all of your credit accounts.

This information is provided with the understanding that the Bank is not engaged in rendering specific legal, accounting, or other professional services. If specific expert assistance is required, the services of a competent, professional person should be sought.

Sugar Coated Pecans



These sweet pecans are wonderful snacks for any occasion.

Ingredients

- 1 egg white
- 1 tablespoon water
- 1 pound pecan halves
- 1 cup white sugar
- 3/4 teaspoon salt
- 1/2 teaspoon ground cinnamon

Directions

Preheat oven to 250 degrees. Grease one baking sheet.

In a mixing bowl, whip together the egg white and water until frothy. In a separate bowl, mix together sugar, salt, and cinnamon.

Add pecans to egg whites, stir to coat the nuts evenly. Remove the nuts, and toss them in the sugar mixture until coated. Spread the nuts out on the prepared baking sheet.

Bake at 250 degrees for 1 hour. Stir every 15 minutes.

KID'S KORNER

Color the picture and thank a veteran for their service!



Iced Pumpkin Cookies



Ingredients

2 ½ cups all-purpose flour	1 ½ cup sugar
1 tsp baking powder	1 cup canned pumpkin puree
1 tsp baking soda	1 egg
2 tsps ground cinnamon	1 tsp vanilla extract
1/2 tsp ground nutmeg	ICING
1/2 tsp ground cloves	2 cups powdered sugar
1/2 tsp salt	3 Tbs milk
1/2 cup butter, softened	1 T melted butter
	1 tsp vanilla extract

Directions

Preheat oven to 350 degrees F (175 degrees C). Combine flour, baking powder, baking soda, cinnamon, nutmeg, ground cloves, and salt; set aside.

In a medium bowl, cream together the 1/2 cup of butter and white sugar. Add pumpkin, egg, and 1 teaspoon vanilla to butter mixture, and beat until creamy. Mix in dry ingredients. Drop on cookie sheet by tablespoonful; flatten slightly.

Bake for 15 to 20 minutes in the preheated oven. Cool cookies, then drizzle glaze with fork.

To Make Glaze: Combine confectioners' sugar, milk, 1 tablespoon melted butter, and 1 teaspoon vanilla. Add milk as needed, to achieve drizzling consistency.



President Trivia

1. If Donald Trump becomes president his wife Melania would become the first foreign born first lady in US history. True or False?
2. The secret service is the government agency that protects the president and his/her family. The secret service also protects presidential candidates and their families. The secret service has a code name for the president and presidential candidates. True or False?
3. Match the presidents to/from which state they were elected. A. Harry Truman B. Barack Obama C. John F. Kennedy D. George W. Bush E. Lyndon Johnson F. Bill Clinton G. Richard Nixon H. George H. W. Bush I. Gerald Ford J. Jimmy Carter K. Ronald Regan
1. Massachusetts 2. Texas 3. California 4. Arkansas 5. Georgia 6. Michigan 7. Illinois 8. California 9. Texas 10. Missouri 11. Texas

Answer Key: 1. False. The sixth president John Quincy Adams' wife Louise was born in England. 2. True 3. A. Missouri B. Illinois C. Massachusetts D. Texas E. Texas F. Arkansas G. California H. Texas I. Michigan J. Georgia K. California