

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 4, Issue 9

NEWSLETTER

September 2011

What is Your Consumer IQ?

A Message from Our President David J. Bursic

At any stage in life, it's important to stay informed about ways to protect your money and your credit. How smart of a consumer are you? Take the quiz below to see how smart you are about consumer issues and scams.

1. You receive an e-mail stating that your bank is updating security measures and your accounts will be inaccessible until you verify your account information. You should:

- a. Provide the requested information immediately.
- b. Check for your bank's logo in the e-mail message and if it looks familiar then provide the requested information.
- c. Call your bank at a phone number listed on their website or other public source and ask if the e-mail is legitimate.

quiz continued on page 2

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The DoorWay – Where People Get a Second Chance



The DoorWay, located in Avalon, is a Christian ministry that has been working with youth and adults for 29 years. It is an exciting ministry because it provides the opportunity for those struggling with addiction to find sobriety and recovery after years and years of dependence.

It is also a place for youth who want to become leaders. Or for youth who just need a place to belong.

Here is The DoorWay from the eyes of Katie Lynn F., an 11-year-old girl who comes to The DoorWay at least twice a week.

“The DoorWay is indescribable in ways. It is a place where kids can come and have fun with their friends - for nothing. The DoorWay is a refuge for kids who are going through tough times, having a bad week, or simply just want to have fun. The DoorWay supports all of these things and more.”

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2. You co-sign a loan for a relative. If they default, can you be held responsible for the debt?

- a. Yes, for 100 percent of the debt.
- b. Yes, but only for part of the debt.
- c. No, as a co-signer you are only a reference.

3. You receive a credit card offer that carries a rate lower than your current credit card. By signing up for the card you will:

- a. Probably not save money.
- b. Possibly save money.
- c. Definitely save money.

4. You are buying a new car and are tempted by ads to lease instead of buying the car. Is leasing a car always the cheapest way to go?

- a. Yes, leasing is always less expensive.
- b. No, leasing is not a good deal because you won't own the car.
- c. Maybe. You need more info than just the monthly payment to decide.

5. You are making a major purchase and the salesman offers "zero percent financing". You buy now and pay with no interest charges for a year. Is this the best way to pay?

- a. Read the contract first.
- b. Of course. You have nothing to lose but an interest payment.
- c. Tell the salesman that it is illegal to lend money without interest.

6. The only time you can get a copy of your credit report is when you apply for a loan.

- True
- False

Answers to Consumer IQ quiz found on page 3

Spotlighting

The DoorWay – Where People Get a Second Chance

"When you're doing name tags, or watching that door as kids come in, you see how the inside of them changes. If a kid is sad when they set foot into The DoorWay, they aren't sad anymore. A second later, you look over your shoulder and the kid that just came in sad is already interacting with other kids. But if a kid shows up happy The DoorWay brings more happiness to them! But one thing for sure I think is that people who come to The DoorWay will leave happy."

"Sometimes people don't realize how much Junior Staff, Junior Staff parents, or just people around us help The DoorWay by donating things, or doing anything they can to help The DoorWay. I think that everyone at The DoorWay is really blessed by that too."

Katie is a member of our Junior Staff Program and is working hard to become a leader in her community.

All programs at The DoorWay, with the exception of The Adolescent Intervention Program, continue to be offered without charge. This ensures that youth, families, and individuals who need and want help can get the services that they need.

For additional information and to learn more about The DoorWay please visit www.doorway.org or contact them at:

The DoorWay
10 California Avenue
Pittsburgh, PA 15202
412-734-9123



Consumer IQ Quiz Answers:

1. C. Call the bank at a number listed either on their website or from another public source. Don't call any phone numbers or visit any websites provided in the original email. Banks don't ask customers to verify information by e-mail. Con artists trying to steal your identity do a very good job of creating phony e-mails, and in some cases even phony websites.
2. A. As a co-signer the lender can hold you responsible for 100% of the amount owed.
3. B. The card with the lower rate might look like a better deal, but it could also be a gimmick. Some new cards offer a lower interest rate for only a limited amount of time, and then replace it with a higher rate later. Read all disclosures before signing up.
4. C. You may want to lease, but don't base the decision on the monthly payment. There are also up-front costs, maintenance and repair costs, hidden penalties and end-of-lease costs.
5. A. No interest offers come without strings attached. There might be interest charges if you are late on one payment or don't pay the whole balance in a specified timeframe. Understand all of the terms and penalties before signing.
6. False. You can order a copy of your credit report at any time. It is a good idea to review your credit report annually to catch mistakes by creditors, and also make sure that no one is borrowing on your identity.

The number and sophistication of scams designed to separate you from your money is constantly growing. Remember that while online banking and e-commerce can be safe, it is your job, as the consumer, to stay informed and protect your financial health.

Newsletter Contributors

Joanne Scherer and Jon Hoover

Special Contributor:

Joyce Erdner of The DoorWay



*First Day of Autumn
Friday, September 23, 2011*

Just for Chuckles!

Bank on it: Her parents decided it was time 10-year old daughter, Kate, had her own savings account. Excitedly, Kate accompanied her mom to the bank. "It's your account, honey," the mother said as they were walking into the bank "so, you fill out the application."

Kate was doing fine until the space on the form asked for "The name of your former bank." Kate thought a moment and wrote down "Piggy."



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



Kid's Korner

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

Back to School Word Search

Find the following hidden words:

school, recess, teacher, principal, pencil,
pen, paper, backpack, eraser, lesson



Country Chicken Cobbler



Ingredients

- 1 bag(s) (16-ounce) frozen mixed vegetables (carrots, cauliflower, and broccoli)
- 1 can(s) (10 3/4-ounce) condensed cream of potato soup
- 3/4 cup(s) whole milk
- 1/8 teaspoons(s) ground black pepper
- 2 cup(s) (1/2-inch pieces) rotisserie chicken meat
- 1 package(s) (10-to12-ounce) refrigerated buttermilk biscuits, each cut into quarters

Directions

Preheat oven to 400 degrees F. In nonstick 12-inch skillet, combine frozen vegetables, undiluted soup, milk, and pepper; cover and cook over medium-high heat until vegetables are thawed, stirring once. Stir in chicken.

Transfer chicken mixture to shallow 3 1/2- to 4-quart casserole or 13" by 9" ceramic or glass baking dish. Top with biscuit quarters, leaving space between pieces. Bake 20 to 25 minutes or until biscuits are browned and mixture is heated through.