

## Transfer High Interest Balances WAC VISA Platinum Card 1.99% APR 12 Billing Cycles

If you are still paying high interest rates on your credit cards or loans to banks or other financial institutions, West-Aircomm is once again offering you the opportunity to save hundreds of dollars!

As a WAC Visa Platinum credit cardholder, you can transfer those high interest rate balances to your existing WAC Visa Platinum card at an incredibly low rate of **1.99% APR! The 1.99% APR is good through 12 billing cycles.** After 12 billing cycles, your interest rate for the remaining transfer balances will be a non-variable rate of 9.50%.



WAC's Visa Platinum credit card offers great value to our cardholders:

- 9.50% APR non-variable rate - most banks only offer a variable rate credit card!
- A Bonus Points Reward Program earning points every time the card is used!
- No annual, cash advance or transactional fees!

**For new Platinum credit card applicants, there is a postage paid credit card application on page 4 of this newsletter.**

For existing Platinum cardholders, you can use the bottom part of the application for your balance transfers. Please sign your name and write your account number on the line that is located at the bottom of the application. **The 1.99% APR transfer special can't be used for existing WAC loans and credit card balances. This offer is good through March 31, 2016.**

For additional information call the loan department at 724-775-9630 or email them at [loansvisa@westaircomm.com](mailto:loansvisa@westaircomm.com).

## Skip-A-Pay after the Holidays

If you would like to "Skip-A-Pay" for your upcoming West-Aircomm loan payment because of too much holiday spending, you may qualify!

You can skip your next monthly loan payment for just \$30.00 for all titled, personal and saving secured loans. You can only do one "Skip-A-Pay" yearly for each type of qualified loan.

To qualify for "Skip-A-Pay" the following criteria must be met:

- Loan must be current without a loan modification
- Member in good standing
- Made regular payments in past 6 months including the past 45 days

You can sign up for "Skip-A-Pay" online at [www.westaircomm.com](http://www.westaircomm.com) or by calling the loan department at 724-775-9630.



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**Beaver Home Office and Branch**

485 Buffalo Street • Beaver, PA 15009  
724-775-6640 • FAX: 724-775-9635

**Lobby Hours**

Monday, Tuesday, Wednesday, Friday  
9:00 a.m. - 4:45 p.m.  
Thursday, 9:00 a.m. - 6:00 p.m.  
Saturday, 9:00 a.m. - Noon

**Drive-Thru Hours**

Monday Through Friday  
8:30 a.m. - 6:00 p.m.  
Saturday, 9:00 a.m. - Noon

**Moon Branch**

989 Beaver Grade Road  
Moon Twp., PA 15108  
412-264-2613 • FAX: 412-264-2833

**Lobby and Drive-Thru Hours**

Monday, Tuesday, Wednesday, Friday  
9:00 a.m. - 4:45 p.m.  
Thursday, 9:00 a.m. - 6:00 p.m.

**Drive-Thru Only**

Saturday, 9:00 a.m. - Noon

**Aliquippa Branch**

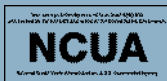
2015 Main Street • Aliquippa, PA 15001  
724-378-3534 • FAX: 724-378-6083

**Lobby and Drive-Thru Hours**

Monday Through Friday  
9:00 a.m. - 4:45 p.m.

**Board of Directors**

Phil Pietrandrea, *Chairman*  
Larry McDaniels, *Vice Chairman*  
Mike Spanik, *Treasurer*  
Logan Little, *Secretary*  
Dave Hodge, *Director*  
Rod Bear, *Director*  
Ray Brunner, *CEO/Director*  
Sam Wagner, *Director*  
Renee Csoman, *Director*  
Dr. Robert Monit, *Chairman*  
*Supervisory Committee*



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

## WAC Annual Election Procedures

The 2016 election of officers will be conducted by mail ballot. This will give every member an opportunity to vote.

The Board of Directors' positions will be for three year terms. Nomination of Candidates can be made by the Nominating Committee or by petition.

Credit Union Chairman, Phil Pietrandrea, has appointed the following to serve on the Nominating Committee for the upcoming election:

Mike Spanik  
Logan Little  
Larry McDaniels

You can contact the Nominating Committee at 724-775-6640.

The following are election procedures to be followed according to the National Credit Union Administration Guidelines:

- Persons interested in becoming candidates are advised to apply to the Nominating Committee. All interested persons must submit a short biographical resume with qualifications (75 words or less) by January 30, 2016.

- The committee will advise all applicants as to whether or not they have been nominated by February 12, 2016.

- Applicants not nominated by the Nominating Committee or applicants wishing to use the petition process must file their petitions for nomination with the secretary of the credit union by March 11, 2016.

- All applicants using the petition process must get the signatures of a minimum of 1% of the membership (membership as of 12/31/15). The applicant must also submit a certificate stating they are agreeable to the nomination and will serve if elected. In addition, the applicant must give a short resume (not more than 75 words) containing biographical data. This data will be published in the official candidate listing and mailed along with the ballot.

- Posting of nominations and petitions in the Beaver, Aliquippa and Moon branches by March 18, 2016.

- Ballots mailed to all members (as of 12/31/15) by March 30, 2016.

- Deadline for return of ballots by midnight of April 13, 2016.

- April 23, 2016 - Annual Meeting.



## CREDIT UNION UPDATES

### \$1,000 Scholarships For High School Seniors

High School Seniors, who are West-Aircomm members, graduating by July 1, 2016 are eligible to apply for a \$1,000 scholarship. WAC will award three \$1,000 scholarships at our 2016 annual meeting on April 23, 2016.

West-Aircomm high school senior members can also apply for a \$500.00 scholarship. The Beaver Valley Chapter of Credit Unions will award five \$500.00 scholarships in May of 2016.

As a West-Aircomm member you can apply for both of these scholarships. The applications and requirements are available at any of our branches and online at [www.westaircomm.com](http://www.westaircomm.com).

Please contact Erin Forrester by email at [eforrester@westaircomm.com](mailto:eforrester@westaircomm.com).



### Open a Roth IRA

A Roth IRA is designed to build up funds without ever paying taxes on the investment earnings. You pay no federal taxes during retirement if you are 59-1/2 or older and had money in the account for at least 5 years. Even better, there isn't an age limit when you must start withdrawing funds!



Contact our Certified IRA Specialist, Reneé Hubbard, at 724-770-5904 or by email at [rhubbard@westaircomm.com](mailto:rhubbard@westaircomm.com) to find out how you can open up your WAC Roth IRA.



### Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ... West-Aircomm members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 in savings)
- Have your upgrade fee waived (\$36 in savings)

Current and new Sprint customers need to verify WAC membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

**It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC\_ZZM.**

### Purchase Money and Refinanced Mortgages Available

West-Aircomm offers Conventional Fixed Rate, Adjustable, Jumbo and FHA Loans at competitive rates.

You can apply online at [www.westaircomm.com](http://www.westaircomm.com) or at any of the branches. For additional information, contact Scott Brunner at 724-775-6640.

### Upcoming Holidays

Martin Luther King, Jr. Day – Monday, January 18

President's Day – Monday, February 15

# WEST-AIRCOMM PLATINUM AND VISA CLASSIC CREDIT CARD APPLICATION

## APPLICANT

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	HOME PHONE ( ) ( )	CELL PHONE ( ) ( )
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT   YEARS AT THIS ADDRESS		
<small>COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE (AK, AZ, CA, IO, LA, NM, NV, TX, WA, WI).</small>		
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
<b>EMPLOYMENT/INCOME</b>		
NAME OF EMPLOYER		
START DATE	POSITION	WORK PHONE ( ) ( )
<small><b>NOTICE:</b> ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.</small>		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<small>GROSS</small>	<small>SOURCE</small>	

## OTHER:   Co-Applicant   Spouse   Guarantor

NAME (Last - First - Initial)		MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	HOME PHONE ( ) ( )	CELL PHONE ( ) ( )
E-MAIL ADDRESS		
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT   YEARS AT THIS ADDRESS		
<small>COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE (AK, AZ, CA, IO, LA, NM, NV, TX, WA, WI).</small>		
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
<b>EMPLOYMENT/INCOME</b>		
NAME OF EMPLOYER		
START DATE	POSITION	WORK PHONE ( ) ( )
<small><b>NOTICE:</b> ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.</small>		
EMPLOYMENT INCOME	OTHER INCOME	
\$ _____ PER _____	\$ _____ PER _____	
<small>GROSS</small>	<small>SOURCE</small>	

## SIGNATURES

you promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. you authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. you understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA. you

understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement. **A condition of your account is your granting us a security interest in your share accounts. By signing below you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.**

<b>X</b>	<b>X</b>
APPLICANT'S SIGNATURE	DATE

<b>X</b>	<b>X</b>
OTHER SIGNATURE	DATE

Complete one transfer request for each outstanding credit card balance you would like to pay off. The total value of transfer requests cannot exceed your credit line. The accounts from which you transfer the entire balance will not be automatically closed after the transfer is complete. It is your responsibility to close the account(s) if you choose. Transfers will be performed in the order you list them.

1.	<input style="width: 95%; height: 20px; border: none;" type="text"/>	<input style="width: 95%; height: 20px; border: none;" type="text"/>
ACCOUNT NUMBER	Card Issuer (Name of bank, department store, gasoline company, etc.)	Amount to be Transferred
Card Issuer Address	City	State
Card Issuer Phone Number		
Card Issuer Phone Number		
Card Issuer Phone Number		
Card Issuer Phone Number		

## EXISTING WAC PLATINUM VISA CARD HOLDERS - SIGN BELOW

Signature	VISA Platinum Card Acct. No.
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**PLEASE ADD ADDITIONAL SHEETS IF NECESSARY.**

Cut on dotted line, fold, place in an envelope and mail completed application with proper postage to: West-Aircomm FCU, Attention Visa Dept., P.O. Box 568, Beaver, PA 15009-0568



**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Visa Classic <b>12.90% to 18.00%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Platinum <b>9.50%</b></p>
<b>APR for Cash Advances</b>	<p>Visa Classic <b>12.90% to 18.00%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Platinum <b>9.50%</b></p>
<b>APR for Balance Transfers</b>	<p>Visa Classic <b>12.90% to 18.00%</b> when you open your account, based on your creditworthiness.</p> <p>Visa Platinum <b>9.50%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

**Fees**

<b>Annual Fee</b> - Annual Fee - Visa Classic - Annual Fee - Visa Platinum	<b>\$10.00</b> annually <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance.** We use a method called "average daily balance (including new purchases)."

**Effective Date.**

The information about the cost of the card described in this application is accurate as of **October 7, 2010**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are 20 or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$5.00</b>
Document Copy Fee	<b>\$5.00</b>
Card Replacement Fee	<b>\$5.00</b>

## PRODUCTS / SERVICES / CONTACTS

**LOAN DEPARTMENT**  
724-775-9630

**WEST-AIRCOMM VISA  
PLATINUM CREDIT CARD**  
724-775-9854

**INVESTMENT DEPARTMENT**  
Call Member Service Rep. at 724-775-9889

**MEMBERS FINANCIAL SERVICES**  
Call Member Service Rep. at 724-775-9889

**SAVINGS ACCOUNTS / NEW MEMBERSHIP**  
Call Member Service Rep. at 724-775-9889

**FREE CHECKING ACCOUNT AND  
VISA DEBIT CARD**  
Call Member Service Rep. at 724-775-9889

**PAYROLL DEDUCTION**  
Call Member Service Rep. at 724-775-9889

**DIRECT DEPOSIT**  
Call Member Service Rep. at 724-775-9889

**HOME BANKING / BILL PAY & ESTATEMENTS**  
Call Member Service Rep. at 724-775-9889

**PERSONAL TELLERLINE**  
724-775-4482  
1-888-453-0170  
(Outside Area Codes 412 & 724)

**FAX**  
724-775-9635

**ROUTING/ACH NUMBER**  
2433-7970-5

**TOLL FREE NUMBER**  
(Outside Area Codes 412 & 724)  
1-888-846-6558

**WEBSITE ADDRESS**  
[www.westaircomm.com](http://www.westaircomm.com)

**EMAIL ADDRESSES**  
[wacfcu@westaircomm.com](mailto:wacfcu@westaircomm.com)  
[loansvisa@westaircomm.com](mailto:loansvisa@westaircomm.com)  
[newaccounts@westaircomm.com](mailto:newaccounts@westaircomm.com)  
[atmdebit@westaircomm.com](mailto:atmdebit@westaircomm.com)

## Lock In A HELOC Loan For 1 Year At 1.89% APR

Despite the fact that interest rates are projected to rise in 2016, you still can lock in a WAC Home Equity Line of Credit Loan for 1 year at **1.89% APR!** There are no annual or application fees with the WAC HELOC. The only cost to you is a one-time documentation fee of \$250.00.

So if you need a HELOC loan don't wait, apply today! You can apply online at [www.westaircomm.com](http://www.westaircomm.com), at any of our 3 branches, or by phone at 724-775-9630.

This annual percentage rate could change without notice. After one year the APR is based on the prime rate with a floor of 5.00% APR. Property insurance is required. Minimum line of credit is \$10,000. Title insurance for lines of credit over \$125,000 and appraisal costs may be required. Subject to WAC's underwriting standards. This offer could change without notice.



## "The Personal Loan Special" As Low As 6.99% APR - Below Market Rate

West-Aircomm is once again offering "The Personal Loan Special", an unsecured loan, at a below market rate as low as 6.99% APR.

An unsecured loan normally carries a much higher rate than 6.99%, but WAC has money to lend to all qualified borrowers. You can use the money for any good reason including paying off or consolidating your high interest rate loans.

You can apply online at [www.westaircomm.com](http://www.westaircomm.com) or at any of the branches. A loan specialist is available to answer any of your questions at 724-775-9630 or by email at [loansvisa@westaircomm.com](mailto:loansvisa@westaircomm.com).

APR=Annual Percentage Rate as low as 6.99% may change due to additional charges and credit score. There are other rates and terms available. The monthly payment for a \$5,000 loan for 5 years at 6.99% APR is \$99.01. This offer could change without notice.

