

# West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 5, Issue 1

NEWSLETTER

January 2012

## Do You Have a Long Lost Pension?

*A Message from Our President David J. Bursic*

The Pension Benefit Guaranty Corporation (PBGC) is a federal agency created by the Employee Retirement Income Security Act of 1974 (ERISA) to protect pension benefits in private-sector traditional pension plans known as defined benefit plans. If your plan ends (this is called "plan termination") without sufficient money to pay all benefits, PBGC's insurance program will pay you the benefit provided by your pension plan up to the limits set by law.

Thousands of retired workers in the United States are entitled to pension payments that they have not claimed because they do not know where to look. After all, a private company may:

- move from one city or town to another;
- close down a particular plant or office to consolidate its operations elsewhere;
- be bought by another company and given a new name;
- merge with another company;
- divide into separate parts, none of which retains the old company name;
- go bankrupt; or
- simply close its doors and disappear.

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## Help Protect Yourself Against On-Line Fraud

Fraudsters or cyber criminals employ various technological and non-technological methods to manipulate or trick victims into divulging personal information or even bank account information.

Cyber criminals can obtain this information through techniques that may include performing an action such as opening an email attachment, accepting a fake friend request on a social networking site, or visiting a legitimate, yet compromised, website that installs malware on your computer. Malware, short for malicious software, consists of programming that is designed to disrupt or deny operation, gather information that leads to loss of privacy or exploitation, or gain unauthorized access to system resources.

Cyber criminals may also employ some sort of scare tactic to entice you to open an email and/or provide account information. For example, cyber criminals have sent emails claiming to be from the United States Postal Service, a financial institution, the Better Business Bureau or claim to be affiliated with the court system.

The fraudster's goal is to get you to open an infected attachment or click on a link contained in an email and visit a website where hidden malware is often downloaded to your computer. This malware allows the criminal to track your activities on the Internet in an attempt to obtain online banking credentials to access bank accounts (e.g., account information, log in, and passwords).

The following actions may help protect you against on-line fraud:

- Never give your on-line banking ID or password to anyone. West View Savings Bank employees will never ask you for your online banking password.
- Passwords are important. Don't pick a password that can be easily guessed.

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Workers may be tempted to shrug their shoulders and write off the pensions as "lost." Indeed, some pensions may in fact be gone forever. In many cases, though, the pension money is sitting safely in a fund, waiting only for the worker (or a surviving spouse or beneficiary) to come forward to collect it. If you think you may be entitled to money in a pension fund, either as a participant or as a spouse or beneficiary of a participant, it makes sense to try to track it down.

The PBGC continues to seek thousands of people to whom we owe benefits. Please visit the PBGC website, [www.pbgc.gov](http://www.pbgc.gov), and click on **Missing Participant Search** on the lower left of the home page. You can find more information there about the program to find people owed unclaimed pensions. You can also search the list of unclaimed pensions by a person's last name, a company's name, or a state the person worked in. If you find someone, you can notify either the person(s) or call PBGC at 1-800-400-7242 and they will follow up. The PBGC knows how important benefits are to people and appreciates any assistance you can provide to help them locate people owed money.



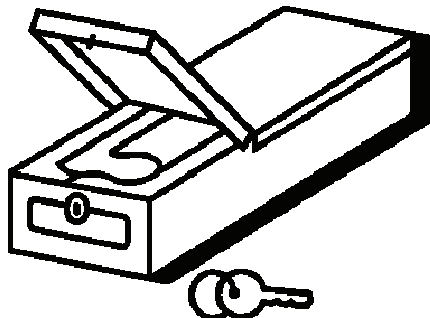
## Safe Deposit Boxes

We all have important documents and sentimental items that we want to keep safe and secure.

Thieves can generally figure out where you keep those items in your home. Also, those items could be destroyed in fire or water damage to your home.

Safe deposit boxes are located in a bank vault, which is a very secure location. In addition, the annual cost of a safe deposit box is small compared to the cost of replacing those important items.

Our McCandless, Cranberry and Franklin Park locations have various sizes of safe deposit boxes for your convenience. Please check availability at each office.



## Help Protect Yourself Against On-Line Fraud

- Don't respond to or open attachments or click on links in unsolicited or undesired emails.
- Be wary of pop-up messages claiming your computer is infected and offering software to scan and fix the problem, as it could actually be malicious software that allows the fraudster to remotely access and control your computer.
- Install and maintain spam filters.
- Install and maintain real-time anti-virus and anti-spyware detection and removal software.
- Install security updates to operating systems and all applications, as they become available.
- Monitor and reconcile accounts frequently. Reviewing accounts regularly enhances the ability to quickly detect unauthorized activity.

If you think you've been a victim of fraud, it is important to act quickly by contacting your local branch.

West View Savings Bank is committed to safeguarding your financial information. To learn more about how we protect your information, you may view our privacy policy by visiting our website at [www.wvsbank.com](http://www.wvsbank.com).



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](http://www.wvsbank.com)





*Ken Soliday and Bernie Lefke*

### ***Baierl Family YMCA Honors Bernie Lefke***

On Wednesday, December 7, 2011, Ken Soliday, Baierl Family YMCA Executive Director presented Bernie Lefke with an award for his 30 years of volunteer service to the North Hills / Baierl Family YMCA.

Bernie has served in many capacities throughout his 30 years of service, which include, Board Chairman and Chairman of the Annual Fundraising Campaign, which supports youth programs and scholarships for families and individuals. In addition, Bernie Lefke has served in other various leadership capacities at the YMCA. In 2005, the Metropolitan YMCA of Pittsburgh awarded him a "Life Time Achievement Award" for meritorious service to the YMCA.

Bernie has been employed at West View Savings Bank since 1981 as Vice President of Savings.



*Martin Luther King Day*

*Monday, January 16, 2012*

## ***Why Wait? Open a Christmas***

### ***Club Today!***

The first known Christmas savings fund started in 1909 at Carlisle Trust Company of Pennsylvania by Mr. Merkel Landis, Treasurer. The tradition continues at West View Savings Bank. A Christmas Club Account permits you to save throughout the year and receive the money back in time for Christmas shopping.

Deposit money from each pay, or have the money transferred automatically from your savings or checking account at West View Savings Bank.

Start a Christmas Club Account today for as little as \$20.00 and begin saving for next Christmas.



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*Newsletter Contributors:*

*Joanne Scherer, Jon Hoover  
and Bernard P. Lefke*

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## Kid's Korner

### WINTER WORD SEARCH



Credit by  
Sue Linder  
Grand Forks Herald  
2018

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

See how many of these words you can find in the puzzle. The words can be forward, backward or diagonal.

- |            |              |              |              |
|------------|--------------|--------------|--------------|
| 1. Snow    | 5. Shovel    | 9. Slippery  | 13. Scarf    |
| 2. Snowman | 6. Cold      | 10. Slide    | 14. Hat      |
| 3. Winter  | 7. Freezing  | 11. Sledding | 15. Earmuffs |
| 4. Weather | 8. Snowflake | 12. Skating  | 16. Mittens  |

**HAPPY NEW YEAR**

## Butternut Squash Gratin Recipe



### Ingredients

- 1/2 teaspoon salt, divided
- 1 (2 – 2 1/2 pound) butternut squash, peeled, seeded, and cut crosswise into 1 1/2 inch moons
- 1/4 cup lower sodium chicken broth
- 1 tablespoon butter or margarine, cut up
- 1/2 cup panko (Japanese style bread crumbs)
- 1/2 cup grated Parmesan cheese
- 1 tablespoon(s) olive oil
- 1 teaspoon(s) fresh thyme leaves, chopped, plus sprigs for garnish
- 1/4 teaspoon(s) crushed red pepper

### Directions

Preheat oven to 400 degrees F. Grease 2-quart baking dish.

Sprinkle 1/4 teaspoon salt over squash. In prepared baking dish, arrange squash in overlapping layers; pour broth into dish. Dot squash with the butter or margarine. Cover tightly with foil and bake for 35 minutes, or until a knife pierces through squash with only slight resistance.

Meanwhile, in a small bowl, combine panko, Parmesan, oil, thyme, red pepper, and 1/4 teaspoon salt until mixed well.

Uncover squash and sprinkle evenly with panko mixture. Bake, uncovered, 12 to 15 minutes or until crumbs are golden brown. Garnish with thyme sprigs.