

Start the New Year Right with a West-Aircomm Personal Loan

The start of a new year is the perfect time for new beginnings and achieving your financial goals. Whether you're planning a major purchase, consolidating existing debt, or covering unexpected expenses, a West-Aircomm Personal Loan can provide the flexible funding you need.

Why Choose Us?

Our personal loans are designed with you in mind. We offer:

- **No collateral needed:** Loans are based on your signature and creditworthiness.
- **Fixed rates:** Enjoy predictable, fixed monthly payments.
- **Flexible terms:** We offer a variety of terms to fit your budget.
- **No pre-payment penalties:** Pay off your loan early without extra fees.
- **Local service:** Personalized support from people who care about your financial wellness.

West-Aircomm is committed to providing competitive rates to help you borrow smart. Check out our current personal loan special:

Personal Loan Special: As low as **7.99% APR*** for 18-48 months.

*APR = Annual Percentage Rate. Rates advertised are "as low as" and may change based on your credit score and other factors.

Make Your New Year Goals a Reality

A West-Aircomm personal loan can help you finance a variety of goals:

- **Debt Consolidation:** Simplify your finances with a single, lower monthly payment.
- **Home Improvements:** Tackle that long-awaited renovation project.
- **Major Purchases:** Finally buy that new appliance or furniture.
- **Unexpected Expenses:** Be prepared for the unanticipated.

Ready to take control of your finances in the new year? Applying is easy!

- Visit the West-Aircomm Personal Loans page for more details and to **Apply Now**.
- Explore all our loan options on the West-Aircomm Loan Rates page.
- Use the West-Aircomm loan calculator to estimate your potential payments.

Start the new year with a strong financial step forward. West-Aircomm is here to help you every mile of the way!



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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 Wednesday and Friday
8:30 a.m. - 4:45 p.m.
Thursday, 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.

Zelienople Branch

248 Perry Hwy • Harmony, PA 16037
724-470-2040 • FAX: 724-987-4457

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.
Saturday, 9:00 a.m. - Noon

Board of Directors

Phil Pietrandrea, *Chairman*
Renee Csoman, *Vice Chair*
Ray Brunner, *Treasurer*
Sam Wagner, *Secretary*
Larry McDaniels, *Director*
Dave Hodge, *Director*
Rod Bear, *Director*
Mike Spanik, *Director*
Logan Little, *Director*
Ron Vivian, *Supervisory Committee Chairman*



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Follow Us:
[instagram @westaircommfcupgh](https://instagram.com/westaircommfcupgh)



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

CEO's Message

Welcome to 2026 and I want to wish our wonderful members a Happy New Year! We wrapped up another successful year at West-Aircomm and look to exciting things ahead.

In 2025 we received a clean exam from NCUA in addition to our External Auditors. You can be assured your credit union is in a strong position and financial standing presently and for years to come. We also welcomed many new members from our new Zelienople Branch that was opened in December 2024. This branch is off to a great start, and we look forward to serving new and existing members in this area.

The beginning of the year is a great time to take advantage of our Personal Loan Special. Please reach out to our Loan Department staff to see if this great offer fits your needs.

We look for to serving you in 2026 and appreciate your membership at West-Aircomm!.

Sincerely,

President/CEO



Scott Brunner, President/CEO



Annual Meeting 2026

Save the Date! Our Annual Meeting will be held on Wednesday, April 29th, 2026 at The Fez. Join us for breakfast and meet your board of directors, supervisory committee, and credit union staff. There will be door prizes and a \$500 Visa gift card as the Grand Prize. More details will be posted on the website and at the credit union branches.

WAC ANNUAL ELECTION PROCEDURES

The 2026 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:

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

Ray Brunner

Dave Hodge

Mike Spanik

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 February 3rd, 2026.

The committee will advise all applicants as to whether or not they have been nominated by February 18th, 2026.

Applicants not nominated by the nominating Committee or applicants wishing to use the petition process must file the petitions for nomination with the secretary of the credit union by March 20th, 2026.



All Applicants using the petition process must get the signatures of a minimum of 1% of the membership (membership as of 12/31/25). 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 listing and mailed along with the ballot.

Posting of nomination and petition in the Beaver home office, Moon, Aliquippa, and Zelienople branch locations by March 27th, 2026.

Ballots mailed to all members (as of 12/25/25) by April 7th, 2026.

Deadline for return of ballots by midnight of April 21th. 2026.

April 29th, 2026-Annual Meeting

Scholarships

West-Aircomm understands that the cost of higher education can be expensive.

We proudly offer several different scholarship programs to our members and community. West-Aircomm members can apply for the following:

West-Aircomm Scholarships

Three-\$1,000 scholarships are awarded to our members who are graduating high school seniors as of July 1st, 2026, and pursuing an education in an accredited college/university or degree program.

Beaver Valley Chapter Scholarships

Five scholarships are awarded to seniors and those enrolled in an accredited college/university or degree program. The scholarships awarded are: (1) \$1,500. One (1) \$1,000 and three (3) \$500. These applications are available online or by contacting any West-Aircomm Branch.

Open a Roth IRA



A Roth IRA is designed to build funds without ever paying taxes on the investment earnings. You pay no federal taxes on withdrawals (during retirement) if you are 59 ½ or older and had money in the account for at least 5 years. With a Roth IRA there isn't an age limit when you must start withdrawing funds, so you have access to your money if you need it. Contact our Certified IRA Specialist II, Kaitlyn Ash, at 724-775-6640 or by email at kash@westaircomm.com for more information on opening a West-Aircomm FCU Roth IRA

Credit Union Holiday Closing Schedule 2026

Martin Luther King
Monday
January 19th, 2026

Presidents Day
Monday
February 16, 2026