



WHITE RIVER CREDIT UNION

www.whitercu.com

ROCHESTER, VT
(802) 767-3333

First Quarter 2011

BETHEL, VT
(802) 234-9232

On-line Bill Pay is Here!

Pay your bills through the internet using our secure Bill Pay service. Easily set up recurring payments or one-time-only payments. Bill Pay lets you review and authorize every payment before it is paid. Save time, reduce postage expense and the number of checks you write. Pay charge accounts, utilities, loans, even your doctor, daycare center or landlord.

You must have a WRCU share draft (checking) account in order to use Bill Pay. You also must be enrolled in FlexTeller, our on-line banking product. Once signed into FlexTeller, simply select the *Bill Payer* tab in the upper, left-hand side of the screen and you will automatically be redirected to our Bill Pay site. To see an excellent overview of the product, select *view demo* from the upper right-hand portion of the Bill Pay home page.

This product is offered at no charge to all WRCU members.

New Employee

The Credit Union is pleased to welcome Diane Papa to our staff. Diane has accepted a part-time, temporary Member Service Representative position in the Rochester office.

ATM User Precautions

ATMs are very convenient when it comes to withdrawing cash from your credit union account. Although there is a limitation to the amount of cash that you can withdraw, you're still able to make withdrawals 24/7. A few precautions to keep in mind:

- Ø Do not use an ATM if it isn't well lit.
- Ø While using the ATM, protect the information on your card and your Personal Identification Number (PIN) by blocking the keypad.
- Ø Do not give your card or PIN to anyone.
- Ø Do not display cash; instead pocket it immediately when you complete the transaction, and take your card and receipt. Verify the cash when you can safely do so.
- Ø When using a drive-up ATM, lock all the doors of your vehicle, keep all but the window you need to access the ATM rolled up, and leave your vehicle running while using the ATM. Immediately after completing your transaction, roll your window up and drive away.
- Ø Save your receipt and match it to your statement or on-line account history.
- Ø Do not accept assistance from strangers when using an ATM.
- Ø Does the ATM appear to have been tampered with? Be alert for any attachment to the card slot, keypad, etc.
- Ø Always be aware of your surroundings before, during and after completing your transaction. Be alert for suspicious activity near the ATM, particularly at night.
- Ø Immediately report a lost or stolen ATM/debit card to your credit union.

Direct Deposit of your IRS Refund

Your IRS tax refund can be deposited directly into your Share Savings or Share Draft Checking account! All you have to do is complete the designated portion of your tax form with the following information:

Refund amount.

Routing and transit number. Each financial institution is assigned a routing number to transfer funds accurately and quickly. The WRCU routing number is 211691279.

Account type - You must check the appropriate box - savings or checking.

Account number – For savings, this is your account number at WRCU, or for checking, this is your account number followed by 02.

Tax Time - 1099's and 1098's

In January, the White River Credit Union will be mailing various informational tax forms to our members. These are issued for each individual member number, so if you have more than one member account with us, you may receive more than one of these forms.

Form 1099-INT, the Interest Income statement, will be mailed to members who earned over \$10.00 interest for their particular member number in 2010. If an individual received less than \$10.00 interest for 2010 from an individual member number, a 1099-INT will not be issued for that member number. The IRS does not require that forms be issued for interest earnings of under \$10.00, but you are still responsible to include all interest earned when filing your tax return. Refer to your December 31, 2010 account statement to find amounts that are under \$10.00 and add them to the other interest you earned in 2010.

Also, if an individual paid less than \$600.00 interest on their mortgage loan, we will not be issuing a 1098, the Mortgage Interest statement. For interest paid in an amount less than \$600.00, please refer to your December 31, 2010 account statement.

Holiday Closings

January 17 Martin Luther King, Jr. Day
February 21 President's Day

WHITE RIVER CREDIT UNION

VOLUNTEER BOARD & COMMITTEES:

Board of Directors

Peter Nikolaidis, Chairperson
Christi Bollman, Vice-Chairperson
Everett Bettis, Treasurer
Priscilla Baker, Secretary
Richard Harvey
David Hunt
Nancy Merrill

Supervisory Committee

Eric Richardson, Chairperson
Patricia Harvey, Secretary
Donna McIntyre

Education Committee

Joan Hubbard
Ann Mills
Lisa Floyd

STAFF:

Wanda Dunham, President/CEO
Susan Griffin, VP/Chief Lending Officer
Joanne Mills, MSR* Supervisor & Loan Officer
Rosella Leonard, MSR* & Loan Officer
Susan Fedak, MSR* & Collection Officer
Betty White, MSR*
Martha Brown, Back Office Assoc./Assistant
Compliance Officer
Nancy Forrest, MSR*
Stella Fielders, MSR*
Brenda Downs, MSR* & Loan Officer
Carol Kingsbury, MSR*/BackOffice Associate
Joyce Lowe, MSR*
Diane Papa, MSR*

*Member Service Representative

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

NCUA

National Credit Union Administration,
a U.S. Government Agency



Equal Housing Lender