



White River Credit Union First Quarter 2012

Rochester * Bethel * Randolph
(802)767-3333 * (802)234-9232 * (802)728-9228

Tax Time—1099s and 1098s

In January, as prescribed by the Internal Revenue Services (IRS), the White River Credit Union will be mailing various informational 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 2011. If an individual received less than \$10.00 interest for 2011 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, 2011 account statement to find amounts that are under \$10.00 and add them to the other interest you earned in 2011.

Also, if an individual paid less than \$600.00 interest on their mortgage loan, we will not be issuing a 1098, which is the mortgage interest statement. For interest paid in an amount less than \$600.00, please refer to your December 31, 2011 account statement.

Direct Deposit of your IRS Refund

Your IRS tax refund can be deposited directly to 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:

1. Refund amount.
2. Routing and transit number (WRCU routing number is 211691279).
3. Account type (savings or checking).
4. Account number (for checking add 02).

Savings Bonds

Big changes is store for U.S. Savings Bonds!
Paper savings bonds will no longer be sold through financial institutions or mail order after December 31, 2011. After that date, you will need to purchase electronic bonds online at www.treasurydirect.gov.

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds at the WRCU.

**DID YOU KNOW THAT THE
WHITE RIVER CREDIT UNION OFFERS:**

- **Three branches:** Rochester, Bethel and Randolph
- **Online Banking**, at www.whitercu.com
- **Bill Pay** accessed through online banking
- **ATM/Debit card** program
- **Money Market Accounts**
- **VISA credit card** - over-the-counter payments or on-line at <https://www.ezcardinfo.com>, six month introductory annual percentage rate of 5.9%, then 10.9%
- **Loans**, including **Home Equity Loans**, with quick turn-around service!
- **Term Share Certificates (CDs)**, with terms of **6, 12, or 24 months**
- **Individual Retirement Accounts (IRA)**
- **Tiered Rates for regular share savings**
- **FREE checking** for our members over 60 years of age
- **Special checking program geared for youth** under 19 years of age
- **Automatic payment of your WRCU loans** via transfer or payroll deposit
- **Wire Transfer Service**, incoming/outgoing
- **Friendly, personal service**
- **DRIVE THROUGH Teller Station and ATM** at both our Rochester and Randolph locations

WHITE RIVER CREDIT UNION

Volunteer Board & Committees:

Board of Directors:

Christi Bollman, Chair
David Hunt, Vice-Chair
Everett Bettis, Treasurer
Priscilla Baker, Secretary
Richard Harvey
Nancy Merrill
Allen Johnson

Supervisory Committee:

Eric Richardson, Chair
Donna McIntyre, Secretary
Shari McLaughlin

Education Committee:

Joan Hubbard
Ann Mills
Lisa Floyd

STAFF:

Wanda Dunham, President/CEO
Sue Griffin, VP/Chief Lending Officer
Joanne Mills, Randolph Branch Manager/Loan Officer
Rosella Leonard, Member Services Rep. (MSR)/Loan Officer
Susan Fedak, MSR/Collection Officer
Betty White, MSR
Martha Brown, Back Office Assoc./Asst. Compliance Off.
Nancy Forrest, MSR
Brenda Downs, MSR/Loan Officer
Carol Kingsbury, MSR/Back Office Assoc.
Joyce Lowe, MSR
Karen Rogers, Rochester MSR Supervisor/Loan Officer
Blythe Bates, Executive Asst. to the President/CEO
Tia McKenna, MSR
Alycia Holman, MSR
Chelsea Rogers, MSR
Jennifer Paradis, MSR

Your savings is federally insured to at least
\$250,000

and backed by the full faith and credit of the United
States Government

NCUA

National Credit Union Association
a U.S. Government Agency

Upcoming Holiday Closings

~January 2, 2012—New Years Day

~January 16, 2012—Martin Luther King's Birthday

~February 20, 2012—Washington's Birthday

www.whitercu.com



Equal Housing Lender