



WHITE RIVER CREDIT UNION

www.whitercu.com

ROCHESTER, VT
(802) 767-3333

First Quarter 2010

BETHEL, VT
(802) 234-9232

An Article Worth Repeating - Keep Your Credit Card Simple

Apply for a WRCU VISA Credit Card. We keep it simple. Just give us a call.

- ! We offer a 6-month introductory Annual Percentage Rate (APR) of 5.90%, for new card holders. This is *for balance transfers, purchases and cash advances*
- ! After the initial 6 months, the APR is 10.90%, *for balance transfers, purchases and cash advances*
- ! We don't charge a balance transfer fee
- ! We don't have an annual fee
- ! You can make a payment to your credit card balance in either of our offices, by calling or stopping in, or you can set up an automatic payment to your credit card balance on-line at <https://www.ezcardinfo.com>
- ! And we don't increase your APR if you're late on your monthly payment

BE AWARE OF POSSIBLE FRAUD

Be wary of Internet scams, especially if you befriend someone who wants to mail you a check or postal money order and have some of the funds wired back to them.

Never respond to an email that asks for your personal information, account #, Social Security # or PIN #. No trustworthy source would ask you for such personal information.

Be cautious of a check you receive in the mail that asks you to send part of your "winnings" back to them. These are most likely fraudulent checks.

It is very important to verify your transaction receipts against your account statements. Review them for any unusual activity and report any unauthorized transactions right away.

For additional tips on how to reduce fraud, visit the Internet Crime Complaint Center at www.ic3.gov. Also, if you've been a victim of internet crime, you can report that at this website.

New Employee

The Credit Union is pleased to welcome Joyce Lowe to our staff. Joyce has accepted a Member Service Representative position in the Rochester office.

Thinking of purchasing a home or refinancing your current home?

Due to the complexity of the 1st mortgage process, we work with an outside service to do the loan underwriting. We utilize CU Members Mortgage for this service. The application information is entered on-line. Access the application process by visiting our web site: www.whitercu.com and select the *Don't Wait! Rates are Great!* picture. Then in the paragraph under the heading 1st Mortgage Loan, click on the words click here. We can assist you to input your application information or you can do it all yourself.

Call either of our offices for additional information. The process is easy and the time from application to closing takes only a few weeks.

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 2009. If an individual received less than \$10.00 interest for 2009 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, 2009 account statement to find amounts that are under \$10.00 and add them to the other interest you earned in 2009.

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, 2009 account statement.

Holiday Closings

January 18 Martin Luther King, Jr. Day
February 15 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
Jean White

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./Ass't.
Compliance Officer
Nancy Forrest, MSR*
Stella Fielders, MSR*
Brenda Downs, MSR* & Loan Officer
Carol Kingsbury, MSR*/BackOffice Assoc.
Joyce Lowe, 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