



## WHITE RIVER CREDIT UNION

www.whitercu.com

ROCHESTER, VT  
(802) 767-3333

Third Quarter 2008

BETHEL, VT  
(802) 234-9232

### Help Reduce Unnecessary Costs with E-Statements

If you have online account access, you can help cut down on paper usage, as well as the credit union's printing and postage costs, by electing to discontinue your receipt of a paper account statement.

Simply sign into FLEXTeller, WRCU's online banking solution, select *View Statements* from the toolbar and scroll to the bottom of the months listed and select *E-Mail Preferences*. From the next screen, simply unselect *Send Member Statement Via Normal Mail*.

Remember, you'll be able to view and print your statements from FLEXTeller when and if you need them.

### Education Committee Announces 2008 Scholarship Awards

The WRCU Scholarship Program was established to provide financial assistance to one Whitcomb and one Rochester High School senior each year.

The Education Committee of the Credit Union, which is comprised of three volunteer WRCU members and the schools' Guidance Counselors review the candidates. Each student must be a member of the WRCU. Selection of the recipients is based on character, academic performance, extra curricular activities, community involvement and financial need.

This year's recipients are Desiree Bourassa from Rochester High School who will be attending Simmons College and Tia McKenna from Whitcomb High School who will be attending Vermont Technical College.

Congratulations to all the graduates and good luck in your future endeavors!

### **IMPORTANT! ACCOUNT VERIFICATION**

Every two years, the Supervisory Committee of WRCU oversees the verification of member accounts. The Committee is conducting this verification for the statement period ending June 30, 2008. The WRCU Supervisory Committee is made up of three member volunteers. This year's Committee consists of Nancy Parrish, Eric Richardson and Pat Harvey.

Please examine your monthly statement carefully. If it is not correct, convey any differences to our Supervisory Committee. Include your account number with your message to:

**Supervisory Committee  
PO Box 222  
Rochester, VT 05767-0222**

If you do not reply, the Committee will consider your statement to be correct.

## **GET YOUR VACATION FUNDS HERE!**

When it's time for you to "get away from it all," your credit union can supply your vacation funds in more ways than one:

**VISA Credit Card** – is a convenient way to pay as you go and to keep track of your vacation expenses.

**WRCU Debit Card** – Allows you to:

- Make purchases anywhere you see the MasterCard logo. That's over 16 million places, including restaurants, stores, and on the Internet!
- Get cash at ATM's throughout Vermont and around the world.
- Use the Debit Card to get cash back following purchases at thousands of locations, including most grocery stores, many gas stations, and Post Offices.

**Personal Loan** – You may be eligible to borrow for your getaway.

**Vacation Club** – Save for next year.

So have a great trip, and don't forget to take your credit union along.

## **WRCU ANNUAL MEETING**

All WRCU members are invited to attend the Credit Union's 61<sup>st</sup> Annual Meeting this October (exact date to be announced). You'll get the chance to meet with the hardworking individuals who run your Credit Union – the staff and volunteers.

Most important, you will find out the financial status of your credit union, review the events of the past year, and learn about new products and services.

Come not just for the dinner but also to exercise your right as a member of the White River Credit Union!

## **UPCOMING HOLIDAY CLOSINGS**

July 4                      Independence Day  
September 1              Labor Day

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

### **NCUA**

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

## **Online Banking Enhancements**

**We're excited to announce several new features that are, or soon will be, available in FLEXteller.**

Quick Link from WRCU Home Page – There is now a quick link for FLEXteller on the homepage of the WRCU web site. You can log in there and you will be taken to our secure site for online banking.

Check Images – Our Data Processing Vendor is completing the programming so that check (draft) images will be available from FLEXteller. This is now working for some accounts. If a check clears in the standard way (some merchants convert checks electronically and these will not be able to be viewed), then from an account history, select *View Image* to the right of the check you would like to view. Both the front and the back of the check will appear on your screen. You will also be able to print this screen.

Quicken Download – We will be adding a transaction download (export) option for *Quicken® 2005 and newer*. This is an excellent tool to track income and expenses for a small business or for income tax and budget purposes.

Reoccurring Transfers – You will be able to set up reoccurring, future-dated transfers through FLEXteller. This feature is available now. Just ask one of our staff to set this up for you.

If you aren't already using FLEXteller, ask one of our staff how to enroll by calling 767-3333, 234-9232, toll free at 800-891-3332 or email us at [info@whitercu.com](mailto:info@whitercu.com).

## **HOLIDAY CLUB**

The 2008 Holiday Club will end on September 30<sup>th</sup>. All funds will be transferred into your share draft (checking) or primary savings account.



*Equal Housing Lender*