



## WHITE RIVER CREDIT UNION

[www.whitercu.com](http://www.whitercu.com)

ROCHESTER, VT  
(802) 767-3333

Third Quarter 2009

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. **Plus you can access your account statement days before receiving it in the mail.**

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, enter your e-mail address (twice) and 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.

### WRCU DEBIT CARD **Use Your Pen, Not Your Pin**

By using your PEN instead of your PIN (Personal Identification Number) for purchases made with your **WRCU Debit Card**, you'll save yourself money!

After your purchase is totaled, swipe your card and select "CREDIT", or hand your card to the cashier and say "CREDIT". The cashier will authorize your transaction, then hand you a receipt to sign and return to them. It's quick, easy and "fee-free". There are no White River Credit Union fees for purchases designated as a "CREDIT", or a "signature" transaction.

You will receive five free transactions per month for purchases designated as a "DEBIT" or a "PIN" transaction. After those five, you'll be charged 50 cents each for the remainder of that month.

### **Keep Your Credit Card Simple - Consider having a WRCU VISA Credit Card. We keep it simple.**

- 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

## **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 62<sup>nd</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!

## **HOLIDAY CLUB**

The 2009 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*

## **Education Committee Announces 2009 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, extracurricular activities, academic performance, community involvement and financial need.

This year's recipients are Taylor Fuller from Rochester High School who will be attending Norwich University and Benjamin Cayer from Whitcomb High School who will be attending Vermont Technical College.

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

## **Attention: College Bound Students**

Rely on the WRCU even while you're away from home.

Avoid the multitude of credit card offers you'll be getting. WRCU offers a low-interest, no annual fee VISA credit card. It's easy to set up a low-limit WRCU credit card and begin establishing credit in a reliable way.

Open a WRCU share draft (checking) account and request a debit card to go along with it. You can manage your account on-line at [www.whitercu.com](http://www.whitercu.com). And our friendly staff is only a toll free call away at 1-800-891-3332.

## **UPCOMING HOLIDAY CLOSINGS**

September 7 Labor Day

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