



WHITE RIVER CREDIT UNION

www.whitercu.com

ROCHESTER, VT
(802) 767-3333

Third Quarter 2010

BETHEL, VT
(802) 234-9232

Randolph Branch in 2011!

By now you may have heard, we will be opening a branch office in Randolph! We have purchased the property that formerly housed School Bell Antiques at the junction of Pinnacle Road and Route 12. Renovation to the existing building and construction of an addition will begin this summer. We anticipate opening for business in early 2011.

The facility will have a drive up ATM and two lanes for drive-thru services, as well as all of the other services now offered at the Rochester and Bethel offices.

We look forward to offering the convenience of a Randolph branch to our existing and new members who live or work in Randolph and its surrounding towns!

Bill Pay Coming Soon!

Later this summer, we will be rolling out *iPay* online bill pay. With this new product offering, our on-line banking members will be able to:

- Schedule single or recurring payments outside the credit union in just a few steps, and never worry about missing a bill or paying late fees

- Track payment history at a glance and follow all past, present and future scheduled transactions

- Receive helpful e-Notifications that let them know when payments are due or a bill has been paid

- Save money on stamps

- Save money on checks

- Save time

In a few weeks, check out our website and lobby for additional information on this product.

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, 2010. The WRCU Supervisory Committee is made up of member volunteers.

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.

Please do not use this address for any other purpose. Sending payments or deposits to this address may delay credit to your account. All other communications should be directed to the credit union address.

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.

Education Committee Announces 2010 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 Jace Curtis from Rochester High School who will be attending Drexel University and Meredith Kill from Whitcomb High School who will be attending Juniata College.

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

WRCU ANNUAL MEETING

All WRCU members are invited to attend the Credit Union's 63rd 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 rights as a member of the White River Credit Union!

HOLIDAY CLUB

The 2010 Holiday Club will end on September 30th. All funds will be transferred into your share draft (checking) or primary savings account.

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

Financial Counseling

WRCU staff, Susan Griffin and Joanne Mills recently completed training and testing to become Certified Credit Union Financial Counselors (CCUFCs). This program was sponsored in part by the Vermont Association of Credit Unions. CEO, Wanda Dunham, also completed this training a couple of years ago.

Consumer debt is on the rise and, because of this high level of debt, credit unions are seeing more and more members who are experiencing financial problems. These problems are the direct result of members not having the knowledge to effectively manage their finances. The CCUFC program provides the guidance and tools for trained credit union staff to help its members.

If you, or someone you know, could benefit from meeting with one of our trained Financial Counselors, please let us know.

UPCOMING HOLIDAY CLOSINGS

September 6 Labor Day



Equal Housing Lender