



WHITE RIVER CREDIT UNION

ROCHESTER, VT

First Quarter 2006

BETHEL, VT

DID YOU KNOW THAT THE WHITE RIVER CREDIT UNION OFFERS:

Online Banking, at www.whitercu.com - select the *Online Services* tab: select *Home Banking* and follow the remaining instructions.

- **ATM/Debit card** program
- **Money Market Accounts with Annual Percentage Rates from 1.25% to 2.70%**
VISA credit card - over-the-counter payments or on-line at <https://www.ezcardinfo.com>
- Loans**, including **Home Equity Loans** with Quick turn-around service!
- **CD's (Certificates of Deposit) with Annual Percentage Rates from 2.65% to 4.00%**
Individual Retirement Accounts (IRA)
Tiered Rates for regular share savings beginning with the 4th Quarter 2005!
- **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
- **Savings Bonds and Travelers Checks**
Wire Transfer Service, incoming/outgoing
- **Friendly, personal service**
- **DRIVE THROUGH Teller Station and ATM – Coming soon** at the Rochester office.

Tax Time - 1099's and 1098's

In January, as prescribed by the Internal Revenue Service (IRS), the White River Credit Union will be mailing various informational forms to our members.

We will be issuing these 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 2005. If an individual received less than \$10.00 interest for 2005 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, 2005 account statement to find amounts that are under \$10.00 and add them to the other interest you earned in 2005.

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 of less than \$600.00, please refer to your December 31, 2005 account statement.

Direct Deposit 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 speedily. The WRCU routing number is 211691279.

-Account type . You must check the appropriate box . savings or checking.

-Account number . Your Account Number at the WRCU . 01 Savings or 02 checking.



Equal Housing Lender

WHITE RIVER CREDIT UNION VOLUNTEER BOARD & COMMITTEES:

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Richard Harvey, Vice-Chair

Everett Bettis, Treasurer
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David Hunt
Virginia Brainard
Peter Nikolaidis

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Louella Giddings
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Joanne Mills, MSR* Supervisor & Loan Officer
Rosella Leonard, MSR* & Loan Officer
Betty White, MSR*
Martha Brown, MSR*
Susan Fedak, MSR*
Nancy Forrest, MSR*
Stella Fielders, MSR*

*Member Service Representative

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
A. U.S. Government Agency

Holiday Closings

January 16 Martin Luther King

February 20 President's Day