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## WHITE RIVER CREDIT UNION

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ROCHESTER, VT

Third Quarter 2001

BETHEL, VT

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

Feel the need to get away, but can't figure out how to swing it?

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** . your credit union VISA card is a convenient way to pay as you go . and to keep track of your vacation expenses.

**ATM Card** . your credit union ATM card gives you easy access to cash anytime, day or night, at home or away, to pay and to play.

**Traveler's Checks** . Traveler's checks are one of the most popular forms of cash to take with you. We offer them free to members.

**Vacation Loan** . call or stop in to sign up for a Vacation Loan to make your getaway possible.

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

### **Holiday Club**

The 2001 Holiday Club will end on September 30<sup>th</sup>. All funds will be transferred into your checking or regular savings account.

### **Education Committee announces 2001 Scholarship Awards**

The recipients of the White River Credit Union Scholarship Award for 2001 were announced at graduation on June 16<sup>th</sup>. From Rochester High School the recipient was **Evan Chadwick** who will be attending Elon College in North Carolina in 2002. From Whitcomb High School in Bethel, the recipient was **Megan Alexander** who will be attending Johnson State College in the fall.

Congratulations to you both and good luck in your futures!

### **Stop Credit Card Solicitations!**

Are you tired of receiving numerous cardholder solicitations in the mail? Well, you can have your name flagged so the Equifax Credit Bureau information is not shared with any other issuers or loan companies. Equifax has provided us with a phone number consumers may call or an address for consumers who prefer to write.

Members can call (888) 567-8688. When calling, you have one of three options to choose from. You can press **one** to have your name removed for two years; press **two** if you previously removed your name and would like to have your name added back in; or press **three** to have your name removed permanently.

If you choose to put your request in writing, you will need to include your name, address, and social security number. Mail your request to: Equifax Options, P.O. Box 740123, Atlanta, Georgia 03074.

## CHECKING ACCOUNT MANAGEMENT

Many people are casual about their checking accounts, but you shouldn't be. You want to correct any error as soon as you discover it, so reconcile your statement promptly. If you can't reconcile your account statement soon after it comes, at the very least verify deposits so you're not writing drafts against non-existent funds. Reconciling doesn't take too long, and will take less time as you get skilled at it.

Compare the amounts in your check register with the amounts on your statement, checking off each one until you've checked them all.

**Here's how to confirm your balance:**

- |  |         |
|--|---------|
| 1. Start with the balance in your register   | _____   |
| 2. Subtract any service charges that are on the statement<br>(make sure to also record these on your register) | - _____ |
| 3. Add any dividends your account earned<br>(make sure to also record these on your register)                  | + _____ |
| 4. This is your new <b><u>register balance</u></b>   | = _____ |
| 5. Start with the end balance from your statement  | _____   |
| 6. Add recent deposits that aren't on the statement  | + _____ |
| 7. Subtract the total of all drafts written but not cleared  | - _____ |
| 8. Your <b><u>new balance</u></b> :  | = _____ |

If your account is reconciled, lines 4 and 8 should now be the same. If they're not, keep at it until you spot the error. If you can't find the mistake, ask for help at your credit union. (A worksheet similar to this one can be found on the back of your monthly statement, and may help you reconcile our account.)

### ***WRCU ANNUAL MEETING***

All WRCU members are invited to attend the credit union's 54<sup>th</sup> Annual Meeting this September (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 to exercise your right as a member of the White River Credit Union!

### UPCOMING HOLIDAY CLOSINGS

July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day

Your savings federally insured to \$100,000

## **NCUA**

National Credit Union Administration  
A U.S. Government Agency