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## WHITE RIVER CREDIT UNION

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ROCHESTER, VT

Third Quarter 2004

BETHEL, VT

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

### online banking

Get online and check us out!

Enjoy the benefits of online banking at the White River Credit Union! Sign up at your convenience at the above website. You can also view our deposit, mortgage and personal loan rates and print loan applications. Other convenient sites to visit are:

for online visa payments:

<https://www.ezcardinfo.com>

for check reorders:

<https://reorder.libertysite.com> and

for vehicle retail values:

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

Share our site with friends and neighbors!

### Education Committee Announces 2004 Scholarship Awards

The WRCU Scholarship Program was established to provide financial assistance to a Rochester & Whitcomb High School senior each year. The Education Committee of the Credit Union, which is comprised of three volunteer WRCU members and the Guidance Counselors review the candidates. Selection of the recipient is based on character, academic performance, extra curricular activities, community involvement and financial need.

This year's recipients are Rachel Pratt from Whitcomb High School who will be attending Lyndon State College and Mickaela Downs from Rochester High School who will be attending University of New England. Congratulations to you both and good luck in your futures!

### IMPORTANT! ACCOUNT VERIFICATION

The Supervisory Committee of the White River Credit Union is conducting a verification of accounts for the statement period ending June 30, 2004. Please examine your monthly statement carefully. If it is not correct, communicate any differences to our Supervisory Committee. Include your account number with your message to:

Supervisory Committee

PO Box 194

Rochester, VT 05767-0194

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

## **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** . is a convenient way to pay as you go . and to keep track of your vacation expenses.

**Debit Card** . Allows you to:

-Make purchases anywhere you see the MasterCard logo. That's over 16 million places, from restaurants to stores, catalogs and on the Internet!

-Get cash at ATM's throughout Vermont and around the world.

-Use the CU CheckCard to get cash back following purchases at thousands of locations, including most grocery stores, many gas stations, and even your local Post Office!

**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 apply for this loan to make your getaway possible.

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 57<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 also to exercise your right as a member of the White River Credit Union!

## **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.

## **THANKS**

Bill Biederman has been a volunteer on our Credit Committee since 2000. Due to recent exciting changes in his life, he has resigned from the committee. On the behalf of our Board, Committees, Staff and Membership, we extend our sincerest thanks to Bill for his time and commitment to the Credit Union during his term.

The Board of Directors has appointed Louella Giddings to complete Bill's term.

## **UPCOMING HOLIDAY CLOSINGS**

July 5	Independence Day
September 6	Labor Day
October 11	Columbus Day

Your savings federally insured to \$100,000

## **NCUA**

National Credit Union Administration  
A U.S. Government Agency

## **HOLIDAY CLUB**

The 2004 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