



WHITE RIVER CREDIT UNION

ROCHESTER, VT

Third Quarter 2005

BETHEL, VT

www.whitercu.com

online banking

Get online and check us out!

Enjoy the benefits of online banking at the White River Credit Union! Go to www.whitercu.com and select the *Online Services* tab; select *Home Banking* and follow the remaining instructions. Please call us if you encounter any problems.

You can view your account balances and statements, make transfers, check out our deposit, mortgage and personal loan rates as well as 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

Share our site with friends and neighbors!

Education Committee Announces 2005 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. The student must be a member of the WRCU. Selection of the recipients is based on character, academic performance, extra curricular activities, community involvement and financial need.

This year's recipients are Josie Eddy and Ryan Whitaker from Whitcomb High School who will be attending Saint Michael's College and Motorcycle Mechanics Institute, respectively and Ryder Lary and Stephanie Gorton from Rochester High School who will be attending Southern Maine Community College and Johnson and Wales University, respectively. Congratulations to all these students and good luck in your futures!

Money Market Accounts Coming Soon!

This summer we will be introducing Money Market Accounts. These accounts will have some withdrawal restrictions, but will offer higher dividend rates than our regular share and share draft accounts. Watch for these new rates to increase your savings!

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, including restaurants, stores, 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 58th 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!

Stop Credit Card Solicitations!

Are you tired of receiving numerous cardholder solicitations in the mail? You have the choice to say NO, Thank You to these offers. If you want to be removed from these mailing lists obtained from the main consumer credit reporting agencies . TransUnion, Experian, Equifax & Innovis, do one of the following:

Go to: www.optoutprescreen.com

Call: 888-5OPTOUT - (888) 567-8688. When calling, pick one of three options. You can press 1 to have your name removed for two years; press 2 if you previously removed your name and would like to have your name added back in; or press 3 to have your name removed permanently.

Or write to:
TransUnion Name Removal Option
PO Box 505
Woodlyn, PA 19094

Include your first, middle & last names, current address, social security number, date of birth and signature.

THANKS

Heather Masterton has been a volunteer on our Credit Committee since 2003. Due to recent exciting changes in her life, she has resigned from the committee. On the behalf of our Board, Committees, Staff and Membership, we extend our sincerest thanks to Heather for her time and commitment to the Credit Union.

The Board of Directors has appointed Jane Duval to complete her term.

UPCOMING HOLIDAY CLOSINGS

July 4 Independence Day
September 5 Labor Day
October 10 Columbus Day

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
A U.S. Government Agency

HOLIDAY CLUB

The 2005 Holiday Club will end on September 30th. All funds will be transferred into your share draft (checking) or primary savings account.



Equal Housing Lender