



WHITE RIVER CREDIT UNION

www.whitercu.com

ROCHESTER, VT

Second Quarter 2007

BETHEL, VT

Credit Union Youth Week April 23-27, 2007

The WRCU will be celebrating *Credit Union Youth Week* in a variety of ways. WRCU classifies a youth account as any account with a primary owner under the age of 19.

Every day during this week, a random selection will be taken from the deposit receipts made to youth accounts. Winners will be awarded cash prizes.

All students will receive special gifts for opening a savings or share draft (checking)* account during this week's celebration. The benefits of a youth share draft account include:

- First box of drafts free of charge
- Access to on-line banking
- No monthly service charge
- WRCU CU CheckCard -debit card (upon approval)

What better way is there to start a savings program? Come in and become a member today!

*Must be a joint account with a parent or guardian. This individual shall be jointly liable for any returned item, overdraft, or unpaid charges or amounts on such account.

Vacation Clubs

The 2007 Vacation Club Accounts will close on May 31st. All monies will be transferred to either your share or share draft account. The 2008 Vacation Clubs will begin June 1st. Start saving for next year's vacation by opening an account in June!

When planning your vacations, keep in mind that members can use their CU Check Card and VISA at millions of locations. Also, members can purchase traveler's checks at no charge at either credit union office.

Account Statements

Did you know that you can access your account statement days before receiving it in the mail? Use FlexTeller our on-line banking solution.

Once you have signed into your account in Flex Teller, select *View Statements* from the toolbar and choose statement month. It's that simple!

If you are satisfied with the on-line statement option, save your credit union paper, printing and postage costs by choosing *e-mail preferences* under the statement months and unselect *send member statement via normal mail*.

Enjoy the convenience of banking from your computer!

Holiday Closings

May 28

Memorial Day

July 4

Independence Day



WHITE RIVER CREDIT UNION
Privacy Notice Disclosure
March 2007

White River Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal and state law, we are required to provide you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (802) 767-3333 or (800) 891-3332 or write to:

Member Services
White River Credit Union
96 North Main Street
Rochester, VT 05767-0419

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or our data processor, Computer Marketing Corporation.
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by federal and Vermont law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as mortgage service and/or insurance companies.
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies, and mail service providers.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the nonpublic personal financial information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal financial information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with White River Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

White River Credit Union is committed to protecting the privacy of its members. Members can help by following these guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Your savings federally insured to at least
\$100,000
and backed by the full faith and credit of the
United States Government

NCUA

National Credit Union Administration,
a U.S. Government Agency

 Equal Housing Lender


AMERICA'S
CREDIT UNIONS™