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## WHITE RIVER CREDIT UNION

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ROCHESTER, VT

Fourth Quarter 2002

BET HEL, VT

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### **BUILDING A BETTER TOMORROW.....**

#### **Every day!**

#### **International Credit Union Week**

On Thursday, October 17<sup>th</sup>, credit union members worldwide will celebrate International Credit Union Day.

Because credit unions are not-for-profit financial cooperatives, their focus has always been on service to members. Credit unions provide the services members request . from signature loans to car loans to first mortgages. No need is too big or too small.

Each member has an equal vote in electing a volunteer board of directors. Since there are no stockholders, members receive higher rates on their savings accounts, lower rates on loans, and lower service fees.

Come celebrate with us during National Credit Union Week, October 14<sup>th</sup> . 18<sup>th</sup>. You'll find the best products and service, year round!

### **CU CHECKCARD/DEBIT CARD**

In July, we introduced the CU CheckCard. This wonderful new product is the WRCU's debit card solution. We have received positive feedback from our members who have taken advantage of this product. Many say %o hardly write a check any longer!+ If you haven't signed up for this new product, call or stop by one of our offices for more information.

### **Verified by VISA**

Verified by Visa is a new service that allows you to add a personal password to your existing Visa card. When making a purchase at participating online stores, you'll validate your identity by entering your password in a special Verified by Visa window. This gives you added security for all your online Visa card purchases. Verified by VISA is available for eligible Visa cards through participating financial institutions. Your WRCU Visa card is eligible. So what's your password? Create it today at [www.visa.com/verified](http://www.visa.com/verified). There is no charge for this service.

### **Holiday Club**

Don't let next year's holiday season sneak up on you. Your savings with a Holiday Club account can be virtually effortless . with payroll deduction! You can have a chosen amount set aside each payday. Just stop by one of our offices and our knowledgeable staff will assist you. Next year you'll be glad you did!

### **UPCOMING HOLIDAY CLOSINGS**

October 14	Columbus Day
November 11	Veteran's Day
November 28	Thanksgiving Day
December 24	Early Close
December 25	Christmas
December 31	Early Close
January 1, 2003	New Year's Day

Your savings federally insured to \$100,000

### **NCUA**

National Credit Union Administration  
A U.S. Government Agency