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## WHITE RIVER CREDIT UNION NEWSLETTER

December 2020

### Staff Creativity Leads to Continued Service in Bethel

Living amidst a Pandemic, this unusual time in our lives means that the White River Credit Union, like other businesses, has had to rethink how we can continue to safely serve our communities. For us, this meant ensuring the safety of our employees and our members. Unfortunately, it became necessary to close our lobbies for now to help reduce the spread of COVID-19. As an institution, we have created new ways to best serve our members during this unprecedented time. Our Rochester and Randolph offices have drive-up's that have made the transition a little easier. However, as our Bethel office does not have a drive-up, we had to get more creative.

When the weather was warmer, we implemented "Outside Window Service" at our Bethel office. This enabled the staff to continue to provide personal service to our members. We also encouraged our members to use our drop box for deposits. For members that require access to their Safety Deposit Box, they can simply call and arrange an appointment. For these appointments, we require that a mask is worn and ask a few health questions pertaining to COVID-19 guidelines.



As the weather became colder, we recognized the need for some type of indoor service. We put our heads together and created our "Indoor Entryway Service", and call-in "Window Pick-up Service". The Indoor Entryway Service allows for the staff to continue to provide personal, one on one service and control occupancy levels while simultaneously allowing the member to have privacy and more detailed interactions. The Window Pick-up Service, where the member must call ahead with their transaction instructions, allows a member to quickly pick up their withdrawals, cashier's checks, money orders and statements. To help the members better understand these new services, we have signs posted and hand-outs explaining the new procedures. We place a green "Available" sign or a red "Unavailable" sign in our window, which alerts the members to

when they can leave the comfort of their vehicle and be safely assisted at our Indoor Entryway Service area.

As we work our way through the COVID-19 pandemic, WRCU is committed to developing new and more creative ways to serve our members and communities comfortably and safely. We appreciate your continued support and adaptability as we all work our way through these unprecedented times.



## Tax Time Interest Statements – 1099s and 1098s

The Internal Revenue Service (IRS) requires that the White River Credit Union mail various informational forms to our members before the end of January. These forms are issued for each individual account number so you may receive more than one of these forms if you have more than one member account with us.

### Form 1099-INT - Interest Income Statement -

This statement will be mailed to members who earned at least \$10.00 interest for a specific member account number. If a member received less than \$10.00 interest during 2020 for a specific member account number, a 1099-INT will not be issued for that account number.

### Form 1098 - Mortgage Interest Statement -

This statement will be mailed to members who paid at least \$600.00 interest on a mortgage loan. If a member paid less than \$600.00 in mortgage interest, a 1098 will not be issued for that loan number.

### Your Responsibility -

The IRS does not require that a 1099-INT be issued for interest earnings of under \$10.00, but you are still responsible to include all interest earned when filing your tax return. Refer to your account statements which you received in the mail or were notified of by email. Once set up for Internet Banking you can view your statements online at any time.

## Direct Deposit of Your IRS Refund

Your IRS tax refund can be deposited directly to your WRCU Share Savings or Share Draft Checking account. Refunds are usually received much faster with direct deposit. Simply complete the designated portion of your income tax return with the following information:

1. Refund amount
2. Routing number - The WRCU routing number is 211691279
3. Account type - Checking or Savings
4. Account number- for Checking add 02, savings add 01 at the end of your account number

If you have e-alerts set up at WRCU, you will know as soon as the money is deposited! Don't yet have e-alerts? Here's how to set them up: <http://bit.ly/28PoKb0>

### Holiday Closings

All branches of WRCU will be closed on the days listed below. Remember, we are always here for you online and at our ATMs!

Friday, January 1, 2021, New Year's Day  
Monday, January 18, 2021, Martin Luther King Jr. Day  
Monday, February 15, 2021, Presidents' Day

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Your savings are federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government  
NCUA, National Credit Union Administration, a U.S. Government Agency

