



WHITE RIVER CREDIT UNION

June 2015

www.whitercu.com

Rochester * (802) 767-3333
Bethel * (802) 234-9232
Randolph * (802) 728-9228

Leaving on vacation? Let us know your Travel Plans

If you plan to travel, it is best to call WRCU in advance so that we can ensure the continued use of your debit and/or credit card while you are traveling. Our security system can block transactions out of your normal use pattern. This is for your protection and prevents usage of stolen or lost cards. Call us at 802-767-3333 or 800-891-3332 to let us know your travel plans. Or after hours:

VISA Credit Card: (800) 433-0505

ATM/CUCheckCard (Debit card): (800) 889-5280

Fourth Grade Foresters

WRCU is a proud sponsor of the Fourth Grade Foresters Project again this year. The vision of the project is to revitalize observation of Arbor Day in America's schools, to send every fourth grader home with a tree of their own to plant and care for and to support employment of workers with disabilities. Sponsorship builds a connection between the community and businesses, helps fourth graders plant a forest of trees that will benefit the environment for many years to come. The WRCU is proud to have sponsored trees for fourth graders at Rochester, Bethel, Stockbridge and Randolph elementary schools. We commend them for their commitment to the environment.

New Employees

The Credit Union is pleased to welcome several new employees that have joined us over the past year:

- Kelsey Hill, Back Office Support Associate - Rochester
- Nicholas Piccicuto, Float MSR *
- Leonard Meek, MSR * - Randolph
- Cathy O'Rourke, Part-time MSR * - Rochester
- Shari Murray – MSR * - Rochester
- Kevin Dougherty - Marketing and Information Services Specialist

* Member Service Representative

Holiday Closings

July 4th	Independence Day
September 5th & 7th	Labor Day
October 10th & 12th	Columbus Day

WRCU Scholarship Program

The White River Credit Union's scholarship program was established to provide financial assistance to a graduating senior pursuing higher education from Rochester High School, Whitcomb High School and Randolph Union High School.

WRCU is pleased to announce our three Senior Scholarship winners for 2015. Congratulations to Dolan B. McLoughlin of RHS, Silver B. Mills of WHS and Cole J. Poulin of RUHS. All three graduating seniors are members of the WRCU and were recognized for their scholastic achievements, character, extracurricular activities, community involvement and financial needs. Dolan, Silver, and Cole each will receive \$3,000.00 over a four year period towards their education.

We wish all of the graduating seniors the best of luck in their future endeavors!

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



Equal Housing Lender

EMV Chip Cards

What is an EMV chip card? EMV stands for “Europay, MasterCard and Visa” which is the new global standard for debit and credit cards which will have a computer chip embedded into the card plastic. Compared to the current magnetic stripe cards, EMV Chip Cards reduce the risk of fraudulent use.

What is WRCU doing? We are preparing for the new EMV Chip Card standard and will begin issuing new WRCU **VISA credit cards later this year**. Our members’ credit cards will be replaced at their regularly scheduled card expiration. For example, if your card is due to expire in November 2015 then this is when you will be issued your new VISA EMV Chip Card.

Due to the 3-year cycle of our VISA credit cards, it will take that long to replace all of them, and the EMV upgrade for our WRCU **CU CheckCard (Debit card) is not slated to begin until sometime in 2016**. Most merchants have not yet implemented their new EMV chip terminals. However, both the new EMV Chip card and your existing magnetic stripe card will continue to work just fine at all terminals.

What do you need to do? You will not need to do anything different than what you do now. As always, we ask that you be aware of the scheduled expiration date on your card (s) and to carefully monitor your mail for the new card as they come in a generic mailing envelope. You should immediately activate your new EMV Chip Card, and sign the back with a pen. Your card number and PIN will remain the same, and there is no charge to you for this upgrade.

Helpful Facts Regarding your WRCU CU CheckCard (Debit Card)

Transaction Limits:

\$200.00 Cash withdrawal per day; Friday afternoon through Monday counts as 1 day

\$2,000.00 purchases per day; Friday afternoon through Monday counts as 1 day

Tips on how to Minimize Fees:

If you don’t want cash back at a retail location, you should always **choose the credit option at a retailer**. Why?

To avoid fees. You are allowed 5 PIN-based purchases per month at no charge by WRCU. You will be charged \$0.50 for each PIN based purchase thereafter. However, With the CREDIT option, funds come directly out of your checking account just as if you’d written a check and you are allowed unlimited CREDIT transactions at no charge from WRCU. It’s quicker and simpler than writing a check.



<http://www.falconatm.net/MasterFramePage.htm>

Our CU Check Card can be used surcharge-free* anywhere you see the Falcon logo in Vermont. There will be no WRCU fee charged when using one of WRCU owned ATMs (96 North Street, Rochester, VT and 40 Pinnacle Road, Randolph, VT). However, WRCU will charge a “foreign fee” of \$.50 after 5 ATM withdrawals from other Falcon Network ATMs. At a “full service” Falcon ATM, you can deposit money to your Credit Union accounts.

*Some ATMs in the network may result in a foreign transaction fee - review the list carefully.



<https://co-opcreditunions.org/locator/?ref=co-opatm.org&sc=1>

Use your CU Check Card at an ATM that is part of the CO-OP Network which provides nationwide surcharge-free** ATM access for withdrawals.

The CO-OP ATM network connects our members to over 25,000 credit union-owned ATM locations in all 50 states and 10 countries. (ATMs at banks are not in the CO-OP Network.)

****What does surcharge-free mean?** You will not be charged a surcharge fee from that particular ATM for a withdrawal; however, you may still incur a \$1.00 foreign transaction fee from WRCU.