

WHITE RIVER CREDIT UNION

www.whitercu.com

March 2015

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

CHECK OUT OUR *OUTSTANDING* PASSENGER VEHICLE LOAN RATES!

Whether you're buying a new or used car, looking to pay off another lender, or would like to buy out your lease, we're here for you. Ask one of our staff for additional details or an application. You can also print off an application from our website or apply on-line while signed into your account on our on-line banking site.

80% or Less Loan-to-Value Financing

Approximate Term	Annual Percentage Rate	Annual Percentage Rate With Auto Pay
24 mos.	2.24%	1.99%
36 mos.	3.24%	2.99%
48 mos.	3.24%	2.99%
60 mos.	3.24%	2.99%
72 mos.	3.24%	2.99%

81% - 100% Loan-to-Value Financing

Approximate Term	Annual Percentage Rate	Annual Percentage Rate With Auto Pay
24 mos.	3.24%	2.99%
36 mos.	4.24%	3.99%
48 mos.	4.24%	3.99%
60 mos.	4.24%	3.99%
72 mos.	4.24%	3.99%

- Up to 100% financing
- Notice the **.25% Discount for Auto-Pay!**
- Same low rates for New or Used model years 2010 through 2015 (add 3.00% to the rates shown for model years 2009 or older)
- Flexible Terms
- Easy Application
- Pre-approvals
- Auto pricing service
- Low cost Credit Life and Credit Disability Insurance

Other loan terms are available. Refinancing of an existing WRCU loan is subject to additional terms.

New Fees as of June 1, 2015	
Share Draft Account Negative Balance Fee	\$5.00 per day that it remains negative after the 5 th business day
Returned Statement	\$5.00 - future mailings suspended until address is corrected
Dormant Account	\$5.00 per month (An account is considered dormant if for 24 months or longer no withdrawals, deposits or payments, other than credited dividends, have been made to this account or any sub-account under this same account number, and the balance of the aggregate shares under this account is less than \$500.00. Members under age 19 are excluded.)

Check out a WRCU Home Equity Loan!

Are you **looking to simplify your life** by consolidating other debt into one loan? Or maybe you have a home improvement project you want to tackle this year. A WRCU home equity loan may be just the right answer for you!

We offer a variable rate Home Equity Line-of-Credit, with a five-year draw period and a maximum payback term of twenty years. Our current rate for this loan product is 4.00%. This variable rate can adjust quarterly.

We also offer a Home Equity loan with a term of ten years. Unlike the line-of credit, this is a one-time advance. The current rate for this fixed rate loan product is 5.00%.

With either of these Home Equity choices, there is no application fee, the application process is easy, the loan turn-around time is fast and closing costs are low. **Often there are no closing costs to the borrower.** Call, or stop by, for additional terms and details about these loan options.

Credit Union Youth Week April 20 – 24, 2015

The WRCU will be celebrating *Credit Union Youth Week* in a variety of ways. This year's theme is "*Wild About Saving™*". Every day during this week, a random selection will be drawn from the deposit receipts made to youth accounts. Winners will be awarded cash prizes. We'll also have a couple of "guess the number" games set up for youth participation. Winners for these games will be determined Friday.

All youths will receive special gifts for opening a savings or share draft (checking)* account during this week's celebration. WRCU classifies a youth account as any account with a primary owner under the age of 19. The benefits of a youth share draft account include:

- First box of checks free of charge
- Access to on-line banking
- No monthly service charge
- Upon approval, a WRCU CUcard (debit card)

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

* A parent or guardian must be a joint owner on a youth share draft account. This joint owner shall be mutually liable for any returned item, overdraft, or unpaid charges or amounts on such account.

Holiday Closings

May 23rd & 25th
July 4th

Memorial Day
Independence Day

Do you know that we offer:

- **Three branches:** Rochester, Bethel and Randolph
- **Online Banking**, at www.whitercu.com
- **Bill Pay** accessed through Online banking
- **Real-time MasterCard Debit card**
- **Money Market Accounts** with tiered rates
- **VISA Credit card** - payments may be made over-the-counter, through the mail or on-line at <https://www.ezcardinfo.com>. We offer a 6-month introductory annual percentage rate (APR) of 5.90%. Our regular APR is 10.90%.
- **Loans**, including **Home Equity Loans**, with quick turn-around service!
- **Term Share Certificates** (CDs) with terms of 6, 12 or 24 months
- **Individual Retirement Accounts** (IRA)
- **Tiered Rates for regular share savings**
- **FREE Share Draft accounts** (checking) for our members over 60 years of age
- **Outstanding Share Draft account**, geared for **youth** under 19 years of age
- **Automatic payment of your WRCU loans** via transfer or electronic payroll deposit
- **Automatic deposit to other WRCU share accounts** via transfer or electronic payroll deposit
- **Wire Transfer Service**, incoming/outgoing
- **Friendly, courteous and personal service**
- **Drive-thru Teller station and ATM** at both our Rochester and Randolph locations

Vacation Clubs

The 2015 Vacation Club Accounts will close on May 31st. All monies will be transferred to your primary share account. The 2016 Vacation Clubs will begin June 1st. Start saving for next year's vacation by opening an account in June!

Your savings 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