



[www.whitercu.com](http://www.whitercu.com)

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WHITE RIVER CREDIT UNION NEWSLETTER

March 2018

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### Youth Week

The credit union Youth Week celebration will be April 16<sup>th</sup> – 20<sup>th</sup> this year. The theme for Youth Week 2018 will be “The Science of Saving.”

The “Science of Saving” means that it has been shown that when a child has a goal for saving, such as a new baseball glove or cool phone case, then it is easier to focus on saving for something rather than just saving for the sake of saving. Once the saving habit becomes familiar, then just saving for an unspecified goal becomes easier.

All week long we will have snacks and prizes in each of our offices as well as a prize for each youth (**under 18 years old please**) who makes a deposit or opens a new account that week. Each branch will have a drawing for a pair of Upper Valley Aquatic Center passes at the end of the week, and there will be a grand prize of a Vermont State Parks Vehicle Pass for one winner. All youth depositors and new accounts are automatically entered.

Be sure that you and your kids stop by your favorite branch of the credit union for Youth Week 2018!

We are also hoping to present in some of our local school classrooms during the month of April, about the basics of saving and how a credit union works. This way, when children grow and get some real money to handle and budget, they should have a basic understanding of how to manage their money.

### E-Receipts

Do you really want a paper receipt every time you do business at the credit union? Have you ever lost a paper receipt, and been a bit nervous knowing they contain private account information? Perhaps you would still like a record of your transaction, but not one more piece of paper. Now you can have your receipt sent to you by secure email and eliminate the paper.

Just tell any of our Member Service Representatives (MSR) that you would like to get your receipt by email and not a paper receipt, and it will happen. You will instantly receive an email with a link to a secure password-protected receipt that you can save as an electronic file (PDF). You can still request a paper receipt for any reason and can discontinue e-receipts at any time. Give it a try and reduce clutter while protecting the security of your private account information at the same time!

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## E-Statements

Are you getting this newsletter by email? If not, then you are probably not getting your monthly statement notice sent electronically either, and you are likely paying a \$3.00 a month service charge on your checking account. (We don't charge the service fee if you are under 18 or over 60 years of age.) You can eliminate this charge and reduce your paper clutter by signing up for e-statements. We will send you a reminder email when your statement is ready for viewing. You won't miss the newsletter either because we can send it with the monthly statement email. See our website <https://www.whitercu.com/online-services/e-statements> for information on how to set up electronic statements. The whole process is very secure, with no worries about exposing your personal information.

## Insurance Offerings

Did you know that WRCU has partnered with TruStage Insurance for Home and Auto, and Life Insurance? You will find the coverage and premiums to be very competitive, and maybe less expensive than what you have now. A link to a free, no-obligation quote is available on the credit union website, [www.whitercu.com](http://www.whitercu.com). Scroll down on the right side of any webpage and click the TruStage Insurance link. Take a couple of minutes to see what you might be able to save on your insurance costs. If you would rather, you can also visit any WRCU branch for brochures and more information on all of our insurance offerings.

We also offer \$5,000 in coverage of Accidental Death and Dismemberment Insurance at no cost to you, just for being a member of WRCU, also available through TruStage Insurance. All you have to do is sign up! You can get details to sign up from any MSR or from the TruStage Insurance link on our website.

## Tax Time Tips

If you haven't filed your 2017 taxes yet, you will want to catch up on our tax time tips- <https://www.whitercu.com/wrcu-news/tax-time-tips-and-info> It's not too late to put some money into your IRA for 2017. But there's not too much time left to do this; you have only until April 17<sup>th</sup> to make an IRA deposit to have it count toward your 2017 taxes. It's easy to do. Along with your deposit, all we will need is to either have you complete a special IRA form from one of our offices or receive a signed note from you specifying the tax year you are making the IRA deposit to. Before you make any decisions, it's a good idea to consult with a tax professional to see if an IRA will save you some tax liability.

### 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!

May 28<sup>th</sup>      Memorial Day

### Find us on

Follow WRCU on Facebook for the latest news about your credit union, as well as tips on how to manage your financial life.

Every Friday at noon, we define a new financial term for you. Look for it!

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

