

September 2015
www.whitercu.com

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WHITE RIVER CREDIT UNION

WRCU Website

The White River Credit Union Website will be getting a new look soon. We hope to make it easier for you to quickly find the information you need, using a streamlined interface that will look and function as well on your mobile device as it does on your home computer. We will be adding a section on financial information and resources to help you manage your money in this ever changing landscape. Other improvements that we are planning include updating the online calculators to help you figure out the best term for your loan and to add an ATM locator so you can avoid some ATM fees by using an in-network ATM. If there is something that you would like to see us add to the website or something that you think would help with navigating the site, please drop an email to web@whitercu.com and let us know what you would like to see. We will do our best to incorporate your suggestions as the website is for you, the members of the White River Credit Union.

All Wednesdays - Delayed Opening

Beginning in November, all WRCU offices will have a **delayed opening of 9:30 every Wednesday** to allow for our consistent and important training of our staff.

Holiday Club Accounts

Holiday Club accounts run from October 1st through the following September. 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!

Holiday Closings

October 10 th and 12 th	Columbus Day
November 11 th	Veterans' Day
November 26 th	Thanksgiving Day
December 24 th , 1:00 PM closing	Christmas Day
December 25 th and 26 th	Christmas Day
December 31 st , 3:00 PM closing	New Year's Day
January 1 st and 2 nd	New Year's Day

What is the best time of year to buy a car?

Right now! The fall is often seen as a great time to buy a new or used car due to lower prices and eager salespeople. Car dealers are clearing their 2015 inventory for the 2016 models and they want to have fewer cars on the lot to have to clear the snow off of and plow around. Yes, that is coming! Then there are the annual quotas that the salespeople like to surpass to get that nice fat end of the year bonus. You, the buyer, are in the driver's seat for making the best deal. WRCU can help you get in the actual driver's seat of your new car with our interest rates as low as 1.99% APR. Call or stop in today to see if you qualify for pre-approval, so you can cut down on multiple trips to the dealer. See our website for the lowdown on rates.

WRCU is now on Facebook. Pay us a visit and *like us* on Facebook for news and updates.

www.Facebook.com/whiterivercu

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

Have You Tried Our Free, Secure Online Bill-Pay Lately?

It can save you a lot of time, postage and writing of checks plus you can set up your payees ahead of time so all you have to do is enter the amount to pay when the bill is due. If you already pay most of your bills online through the payees own websites, the WRCU online Bill-Pay will let you consolidate all your payments in one place; no more remembering a different login for each site. For recurring payments, you can set up a schedule to pay your bill if that suits you or you can even have your payee send an e-bill (if they support it) directly to the your WRCU online Bill-Pay account. Bill-Pay also lets you see the history of the bills you have paid so you have a record of when you paid. With the Credit Union's Bill-Pay, you can also send money to a person or an e-check as a gift! You just need to be signed up for online banking and have a WRCU checking account to use Bill-Pay. For more information please go to <http://www.whitercu.com/products/billpay.html>

WRCU Annual Meeting - Thursday, October 22, 2015, 5:30 PM - Randolph Branch Office of WRCU

This year, we will be having the Annual Meeting of our membership at our Randolph branch office at 5:30 pm on Thursday, October 22nd. Please join us for light refreshments and to visit with Credit Union staff and volunteers along with other Credit Union members. The business meeting will begin at 6:00 pm. There will be generous door prizes for those in attendance after the business meeting.

Please call, email or stop by any branch to let us know that you are planning to attend. There is no charge to attend this important event. As a member, come exercise your voting rights!

International Credit Union Day

International Credit Union Day is celebrated annually on the third Thursday of October and will take place this year on October 15th. This year's theme, "People Helping People®" embraces this same longstanding credit union philosophy.

This timeless concept resonates well with all generations and especially with those who strongly value socially responsible organizations that put people before profit.

Please stop by any of our offices on October 15th to enjoy light refreshments and join in our celebration.

October is Breast Cancer Awareness Month

The White River Credit Union is pleased to again be a supporter of Breast Cancer Awareness Month. As so many people have today, former and current staff of WRCU have been impacted by this disease. In recognition of all of the men and women who have fought and continue to fight the battle against breast cancer in our local communities and beyond, during the month of October the Credit Union will be accepting donations to support this battle. For years, the Susan G. Komen Foundation has been one of the front runners in raising funds to cure breast cancer. We send all of the donations we receive to the Vermont-New Hampshire Affiliate of the Foundation. They report that 75% of the donations they receive are devoted to breast cancer education, screening and treatment programs in Vermont and New Hampshire; the remaining 25% helps support *Susan G. Koman for the Cure's* national research program.

If You Think Filing Bankruptcy is for You - Think Again

- ◆ A Bankruptcy will show on your credit report for 10 years.
- ◆ Correspondingly, this will affect your credit and other opportunities in your life during those years.
- ◆ It may be difficult to find a place to live. Landlords may refuse to rent to you and buying a home may be impossible.
- ◆ It may be difficult to find a new job.
- ◆ Your interest rates on new loans and credit cards will very likely increase dramatically.
- ◆ It may increase your insurance rates.
- ◆ It does not erase your debts. Many financial institutions, including WRCU, have a policy that if a member causes a loss to the institution then no further services will be allowed until the loss has been repaid.
- ◆ Filing for Bankruptcy is expensive.
- ◆ Think twice before turning to anyone who promises an easy solution to this complex problem. At WRCU, we exist to serve your needs. If you are facing a financial crisis, don't hesitate to call or stop by for friendly, professional advice. Perhaps together, we can develop a practical solution that will build a firm foundation for your financial needs. Fortunately, with your Credit Union on your side, there are safe, sensible alternatives to Bankruptcy. We can help you develop a plan that could save your home, your credit rating and your peace of mind.