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WHITE RIVER CREDIT UNION NEWSLETTER

March 2019

We are Cutting Back on Paper at WRCU

Let us start by asking this: Are you receiving this newsletter on paper or electronically? You can get this newsletter and your monthly statements electronically by signing up for eStatements in MobiCint, the WRCU online banking platform. By doing this, you will save the \$3.00 monthly paper statement fee, as well as, reduce paper usage! Here is where to sign up- whitercu.com/online-services/e-statements

What are we doing in the WRCU offices to help with paper reduction? We are moving many of our documents to electronic format, and using electronic signature pads instead of pens for document signing. Most documents (like those we currently review with you when you get a loan) will not need to be stored on paper, never touched with ink. It will all be electronic. However, if you want paper copies for your records, we can still easily supply those. If you prefer electronic copies, we will send you an email directing you to our secure portal where you can download them and store them.

We will be keeping the electronic records for the required archival period, which is a minimum of seven years. Copies are backed up regularly to an off-site location, just in case. A real savings in time and workflow for WRCU staff is that not only do we no longer need to keep boxes of indexed paper documents, when we want to find something from a few years back we can search electronically and find it in minutes.

This is one more way we are moving WRCU forward in efficiency, cost-savings, and a better experience for you as a member of WRCU.

Protect Yourself Against Scams and Fraud

A person who wants to steal your money is probably more likely to do it behind your back, without violence, and you won't know until it is too late. There are so many ways that fraudsters are using to ply their illegal craft that we could never cover them all, and they are coming up with new ones every day.

However, you can be aware and vigilant to reduce your risk of being defrauded, scammed or having your identity stolen. A few simple practices will go a long way.

- Never give out personally identifiable information (PPI) to someone who calls, emails, or shows up at your door asking for PPI, no matter who they say they are or how convincing their argument. PPI is any information that is not public and typically only you would know. This can cover a lot of information about you.

- Be especially wary of emails that don't seem quite right. Look and think before you click on a link in email or respond to one. The bad guys are getting pretty good at making scam emails look legitimate. Clicking on a malicious link can lead you to a bogus website that can load viruses and malware on your computer, tablet, or phone.
- If an email from a company you usually deal with - such as Amazon, your power company, UPS - sends you a link to "their" site and asks for a password, don't put it in! You might have been re-directed to a well-done fake website. Instead, type the website address in your browser and access the site that way. Be on alert when asked to input PPI. A legitimate company that you already have a relationship with would not generally ask you for this information.
- Check your bank and credit card statements often, and set up alerts so you know when a transaction is happening. Look for unexpected activity, and question it with the bank or card provider. Using online banking at WRCU makes this very easy to do.

There is a lot more information about securing yourself out there, and it's worth investigating. Various organizations hold free seminars in the area, and the Internet has additional information. The Federal Trade Commission website ftc.gov is a good place to start.

Remember, at WRCU we will never call or email you and ask for PPI. If you call us, we may ask you for PPI that we already have on file in order to verify your identity.

Youth Week 2019 - April 15-19

Once again, WRCU will be celebrating Credit Union Youth Week in April. The theme for 2019 is "The future is yours... Picture it! Save for it! Share it!" We are encouraging our young credit union members to think about their future (picture it), save for it, and share their ideas with you.

All week long we will have snacks 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 during youth week. At the end of Youth Week, each branch will have a drawing for a pair of Upper Valley Aquatic Center (in WRJ) passes, and there will be a grand prize of a Vermont State Parks Vehicle Pass for one winner. All youth depositors and new accounts will be automatically entered.

Be sure that you and your kids stop by your favorite branch of the credit union for Youth Week 2019!

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 27 th	Memorial Day
July 4 th	Independence 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!