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WHITE RIVER CREDIT UNION NEWSLETTER

March 2020

A MESSAGE TO OUR MEMBERS

The health and safety of our members and our staff are of the utmost importance to us. We also know conducting your financial business with us here at the White River Credit Union is also important. With increased coverage of the Coronavirus Disease (COVID-19) – and it being the time of year for increased colds and allergies – we want to let you know of a few services we offer that provide convenience to you as well as limiting exposure to pesky germs.

- **Direct Deposit** – we give you your routing and account number and you work with your employer or other payer to have your paycheck electronically deposited directly to the credit union! Giving you access to your money quicker.
- **WRCU Debit Card** – gives you direct access to your funds at local and online merchants for Point-of-Sale transactions as well as use of hundreds of Falcon Network ATM's across Vermont. This includes our ATM's located in Rochester and Randolph as well as thousands of Co-Op ATM's nationwide and worldwide, to withdraw your money.
- **Remote Deposit Capture (RDC)** – gives you the ability, through our mobile app, to deposit your checks directly to your account without ever leaving your house! You can find full details and an online application on our website at bit.ly/wrcu-remote
- **E-Signatures** – looking at getting a loan with us? You can fill out an application right from our website and we can even do loan documents remotely – no in-person signature required. (Not all loans or loan types may be eligible for this, please discuss with your loan officer)
- **On-line Banking** – MobiCint, our online banking platform is available to our members 24/7. Enjoy handling account transfers, accessing our Bill Pay product and secure messaging.
- **Night Depository** – We know cash deposits are still a thing! But you don't need to come into one of our offices to leave us your deposit. All branches have a designated night drop where deposits can be left. Ordinarily, deposits left in our night drops are processed only first thing each day, but during this time of heightened health concerns, we will be checking these for deposits periodically throughout each work day.

Avoid Scams – Fraudsters are creative and will look for ways to take advantage of the fear created by this virus outbreak. Do not let fear cloud your judgment when accessing links from emails and online

posts. The Federal Trade Commission has published information to help you protect yourself from fraudsters.

Stay up to date with trustworthy information –The Centers for Disease Control posts the most up to date and reliable information on their website.

We always love to hear how our members are doing – and enjoy your daily conversation – but any precautions that can be taken to avoid the spreading of life-threatening illnesses is our top priority. We appreciate your understanding as we take precautions to keep everyone healthy and look forward to continuing to provide you with the best service.

If you have questions, including how to best minimize the disruption to your banking needs, please call us at 800.891.3332 or 802.767.3333, email us at info@whitercu.com or send a secure message to us through online banking.

New Staff at WRCU

The credit union is pleased to welcome two employees that have joined us over the past few months:

- Anjanette Lemak, Float Member Service Representative
- Jeena Rantus, Float Member Service Representative

Youth Week 2020 - April 13-17

Once again, WRCU will be celebrating Credit Union Youth Week in April. The theme for 2020 is “*Money Magic! Share, Spend and Save at Your Credit Union*” This whimsical theme makes it fun for kids to save for their future and helps them find joy in setting aside a little money for everyday spending and helping others.

We plan to celebrate that week with a prize for each youth (under 18 years old please) who makes a deposit or opens a new account during that week. At the end of Youth Week, there will be a drawing for one grand prize winner, and each office will have a drawing for a runner-up prize. All youth depositors will be automatically entered.

Be sure that you and your kids stop by your favorite branch of the credit union for Youth Week 2020!

WRCU Volunteer Board of Directors and Committee Members

Board of Directors: Nancy Harvey, Chairperson; Andrew West, Vice-Chairperson; Donald Crickard, Treasurer; Priscilla Baker, Secretary; Diane Shepard; William James Floyd; Jonni Spaulding

Supervisory Committee: Shari McLaughlin, Chairperson/Secretary; Susan Griffin; Brenda Downs

Holiday Closings

All branches of WRCU will be closed on the day listed below. Remember, we are always here for you online and at our ATMs!

May 25th 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.

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

