



WHITE RIVER CREDIT UNION

March 2016
www.whitercu.com

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

Change to Hours of Operation – Beginning Monday, April 4, 2016

Effective Monday, April 4, 2016, the Credit Union will be changing hours of operation. As part of this change, we will no longer be open on Saturdays at the Randolph branch.

We are doing this to be consistent across our branches and streamline our operations for greater efficiencies. In preparation for this change, we studied lobby traffic and transactions for several months to determine when people came in to our branches. Our new hours are a result of the analysis of that data.

Remember, we are always open for you with 24/7 online banking, and our free ATMs for WRCU debit card holders at our Rochester and Randolph locations.

WRCU Hours of Operation as of April 4, 2016

Location	Lobby Hours	Drive-up Hours	Location
Rochester	Mon, Tues & Thurs – 8:30am – 4:30pm Wed – 9:30am – 4:30pm Fri – 8:30am – 5:30pm	Mon, Tues & Thurs – 8:30am – 4:30pm Wed – 9:30am – 4:30pm Fri – 8:30am – 5:30pm	Rochester
Bethel		Not Applicable	Bethel
Randolph		Mon & Tues – 8:30am – 4:30pm Wed – 9:30am – 4:30pm Thurs – 8:00am – 5:00pm Fri – 8:00am – 5:30pm	Randolph

Credit Union Youth Week April 11 – 15, 2016

The WRCU will be celebrating *Credit Union Youth Week* in a variety of ways. This year’s theme is “Credit Union Strong: Pump Up Your Savings”. 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 18. The benefits of a youth share draft account include the first box of checks free of charge, access to on-line banking and, 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.

Visit WRCU on Facebook at facebook.com/whitercu
 Every Friday at noon, we define a new financial term, look for it!



White River Credit Union Debit/ATM Cards

The Credit Union has one card for both debit and ATM transactions, so you can access your money any time of day or night. We don't want you to carry more cards than you have to so our card helps you simplify your life. This card is a free benefit to all WRCU share draft (checking) account holders. The card requires that you have a WRCU share draft account, with sufficient money to cover your transactions.

You can use the WRCU debit card anyplace that accepts MasterCard®, the same as you would a check or cash. If you need some pocket change you can even get cash back from many merchants.

When using your WRCU debit card at an ATM, it is always free at any WRCU branch location with an ATM, (currently Randolph and Rochester). When using your ATM card in the Falcon or Co-Op Network of over 30,000 ATMs there may be minimal fees. We have an ATM finder on our website to help you find a network ATM.

Since this is a debit card, there are no finance charges or bills at the end of the month.

For full details on the WRCU Debit/ATM card see our website www.whitercu.com, or stop by any branch and ask about it.

Have a Look at Our New Website

www.whitercu.com

It may have the same name and address, but there is a new look and feel for WRCU on the web. After several months of design, development, design, development, repeat, the White River Credit Union has launched a fresh new website, both in looks and content. We spent a lot of time on this in order to have a modern website that you, as a member, can use to easily find information on the services and financial products that the Credit Union offers. We also added a section for news and updates that we hope will be interesting as well as helpful for you. Did we miss anything? If we did, then let us know and we will see if we can add it.

It's not just a new look, we have increased the security for visitors to our site. The previous site protected your account data, but we took it up a notch or two with the new site. Development was done from the ground up with security in mind, and the site is hosted in a military-grade data center. Every page is now secured with SSL encryption to protect data in transmission to and from the site. We take your personal information seriously, and always have.

Our analysis of WRCU web use data tells us that many of you are looking at the WRCU website on a tablet or phone. During the development of this website, we made sure that it would be just as functional on your mobile device as well as on your computer. This is called a responsive website, and it adjusts to whatever screen you are looking at it with. In case you don't see the full menu on your phone, it can be found by clicking the "hamburger" ≡ menu in the upper left of the screen.

We hope you enjoy using the new website as much as we did making it for you.

Vacation Clubs

The 2016 Vacation Club Accounts will close on May 31st. All monies will be transferred to your primary share account. The 2017 Vacation Clubs will begin June 1st. Start saving for next year's vacation by opening an account in June!

Holiday Closings

Monday, May 30th
Monday, July 4th

Memorial Day
Independence Day

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