

March 2017

Rochester (802) 767-3333

Bethel (802) 234-9232

Randolph (802) 728-9228

WHITE RIVER CREDIT UNION

www.whitercu.com

Notice of Special Meeting

Notice is hereby given that a special meeting of the Board of Directors of the White River Credit Union has been scheduled for Tuesday, April 18, 2017, at 6:00 pm at the main office of WRCU, 96 North Main Street, Rochester, Vermont, for the following purpose:

1. To discuss the amendment of the existing WRCU By-Laws that will eliminate Article XI pertaining to the Education Committee.

Over time, credit union staff have taken over the role that the Education Committee was originally created for which was to help members understand what the credit union is and does, as well as, be familiar with the educational activities the credit union may have access to with the state credit union league, CUNA and other credit union related organizations. Therefore, it is recommended that the requirement to have this committee be removed from the credit union By-Laws. A copy of the complete proposed amendment is available upon request.

It's a Big Number for Us!

You know how people have parties for the birthdays that mark the decades? Well, 2017 marks the 70th year that WRCU has been serving the central Vermont community, and we will be having a party later this year! Stay tuned for the details and date.

WRCU was founded in Rochester in 1947 by five people who wanted to create a lending co-op to service the valley community. One of their goals was to make loans viable and affordable for the area residents. In 1994, we merged with the Bethel Credit Union, in 1998, we merged with the Middle Branch Credit Union and then in 2011 we opened a branch in Randolph. Now, in our 70th year, 2017, we are strengthening our online banking program and continuing to explore other products and services to fulfill our member's financial needs.

Youth Week is Here Again at WRCU

April is National Credit Union Youth Month, and at WRCU we are celebrating in style once again with youth week. This year's youth week will run April 17th through the 21st, and feature snacks and contests in all of our branches. Every youth who makes a deposit will receive a quarter-saver folder, (one per member please) and be entered in a drawing for a 2017 Vermont State Parks pass. This pass is good at all the Vermont State Parks for a vehicle with up to 8 people.

This year, we are trying something new, WRCU will be participating in the National Youth Saving Challenge. During the month of April, anyone under 18 can enter the challenge. See the rules posted in one of our lobbies or on the WRCU website for details. The National Grand Prize is \$1,000.

WRCU now has an Online Banking App

You have been able do your banking on your phone or tablet with our web browser based banking, now, our new app is going to give you even more convenience when you are on the go. Our online app is every bit as secure as our web-based online banking, with all transmissions encrypted.

You can now do your banking on your phone or tablet in the way you are used to doing things on your other devices, with an app that gives you instant access to check your balances, transfer between accounts, and pay bills. Manage your money when and how you want.

Soon, we will also be supporting Remote Deposit Capture (RDC) for qualifying members. This means that you can deposit a check in your WRCU account just by taking a picture of it with your mobile device. This feature truly gives you 24/7 access to your account at WRCU, and you don't even have to come in to an office! (But we hope that you still do, we like to see you.) We will let you know when RDC is available and how to qualify, so watch for it.

Now, you can also set up text alerts so you will know when there is a deposit or withdrawal on your WRCU accounts. You are in control. Note- Text alerts must be set up in FlexTeller, not the mobile app. Set them up on a computer or log in to online banking at www.whitercu.com with a browser on your mobile device and do it from there.

The app is available for Android and Apple devices, so if you have one of these, get on over to Google Play® or the Apple App Store® and download our app. When you download, make sure it is for the White River Credit Union here in Vermont, there is also a White River Credit Union in Washington state, so look for our logo to be sure you have the right one!

Google Play: <http://bit.ly/androidwrcu>

Apple App Store: <http://bit.ly/applewrcu>

Sorry, but there is no app for Windows phones, so Windows phone users please continue to use our browser-based mobile interface at www.whitercu.com.

Insurance Offerings for WRCU Members

Are you looking for a competitive quote on your auto, home, life or accidental death disability (AD&D) insurance? WRCU has partnered with TruStage to offer you some great pricing on insurance, available in minutes from the TruStage website or by phone, 1-855-350-7634. For WRCU members, a \$5,000 AD&D policy is available to you at no cost. No, we are not going into the insurance business, but we felt that as a service to our members we would present these insurance plans to you. We do not underwrite these insurances in our offices, please contact TruStage directly with your questions.

TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, they can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most – you, our members.

For more information, go to the WRCU website- <http://bit.ly/WRCUinsure> or stop in the credit union for a brochure.

Note- This is not the same as credit insurance (life & disability) that is available to you when you take out a loan at WRCU. These offerings from TruStage are comprehensive insurance policies.

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 29th Memorial Day

July 4th Independence Day

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!