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WHITE RIVER CREDIT UNION NEWSLETTER

March 2021

WRCU Moving Card Processing to Transfund

We are happy to announce an exciting move for our debit and credit card processing. We have partnered with Transfund, a top 10 national EFT/ATM network that has been in the processing world for more than 45 years. They work with financial institutions of all sizes providing industry-leading products and knowledge to help foster growth. They offer attractive programs and incentives that we look forward to sharing with you as we move forward with this process.



Currently we are slated to move our credit card product in May of 2021, and then our debit card product in August of 2021. Further communications will follow to give you much more detail, but we wanted to alert you to this exciting change. New plastic cards will be issued to all current card holders and when we go live with Transfund all cards with our previous vendor will no longer work. We know that this could potentially lead to confusion or frustration, but we want to assure you that the services Transfund has to offer will be well worth it. Watch your mail and our website for continued information!

A Year Later...

Over the last year, during the Coronavirus pandemic, many things have changed. Many of us never would have imagined, after the call for the first shelter-in-place orders, that we would still be in the thick of the fallout. Many are still sheltered in place, working from home, distance learning with their children, habits adjusted. One thing that has not changed is the need to do your banking. Like so many other things though, it also looks different, but it has evolved in such a way that really puts everything at your fingertips and gives you the freedom to fulfil your banking needs on your own time and without making a trip to a physical office. We would like to remind you of all the convenient ways that you can do your banking remotely – and if there is something that you are not currently utilizing, we encourage you to call and speak to one of our member service representatives to get it set up!

- **Direct Deposit** – we give you our routing number and your 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 ATMs – including our ATMs located in Rochester and Randolph as well as thousands of Co-Op ATMs 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 first thing each day, but we are still checking these for deposits periodically throughout each work day.

We would also like to remind our members to avoid scams – fraudsters are creative and still look for ways to take advantage of the fear created by this virus. 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.

We continue to appreciate how our communities and our members have adapted during this time. We have made every effort to continue to provide the best service possible, while continuing to keep our staff and members safe. We appreciate the feedback and kind words we have received while trying to navigate this unprecedented year. If you have questions, 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.

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; Wendy Pratt

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 31 st	Memorial Day
July 5 th	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

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