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WHITE RIVER CREDIT UNION NEWSLETTER

September 2019

WRCU is Once Again Offering Home First Mortgages

We are pleased to be able to once again offer first mortgages on homes for our members. WRCU has partnered with CU Members, a loan originator that works in conjunction with the credit union, to help with the record-keeping and compliance aspects of your mortgage.

We are offering different loan types to fit your unique needs including Conventional, FHA, VA, USDA, Jumbo, Low Down Payment, First Time Buyer and Cash-Out Refinance, as well as Fixed and Adjustable terms up to 30 years. We will help you decide the best loan for your situation.

We have an online mortgage loan application, different from our other online loan applications, so that you can get the process started quickly and get some basic information about terms and which type of loan would be best for you. You can get started from our website at www.whitercu.com and follow the first mortgage loans link to the online application (You will see a message about being directed away from the site, click yes when asked if you want to continue). After completing and submitting the application, a WRCU loan officer will contact you to guide you through the rest of the mortgage process.

If you have any questions, email loans@whitercu.com or call us and ask to speak with a mortgage loan officer and we will help you navigate through the process. Many questions are also answered on the mortgage loan website.

White River Credit Union is an Equal Opportunity Lender. We do not discriminate on the basis of race, color, religion, national origin, sex, handicap, or familial status.

Limited Time 9-Month CD Special

Do you want to get a higher rate of return for your savings than a standard share account but don't want to tie it up for a long time? If so, our special 9-month Term Share Certificate (CD) might be for you. For a limited time, we are offering an Annual Percentage Rate (APY) of 1.70% on a 9-month CD with an opening balance of \$10,000 or below and an APY of 1.80% on a 9-month CD with an opening balance of \$10,000.01 or more. See our website or give us a call for additional details. This offer may change at any time, but your rate will remain the same. Penalties for early withdrawal may apply.

It's a Good Time to Check Your Credit Report

With all the data breaches in the news lately, now might be a good time to check your credit report. Do it before the holidays when things get busy, and make sure that it all looks good to you.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. You want to make sure that all this information is accurate and there are no credit accounts that you did not open.

You are entitled by law to one free credit report from each of the "big three" credit reporting companies every 12 months. Do not contact the companies directly but rather order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity. There are a lot of other places offering credit reports, but there may be hidden fees, or they might even steal your identity. Use only annualcreditreport.com for your free credit report. If you get an email or a phone call offering a free credit report, it is a scam so don't give out any information!

International Credit Union Day 2019

Every year, the third Thursday in October is International Credit Union (ICU) Day. This year's date is Thursday, October 17th, with the theme "Local Service Global Outreach".

Credit unions serve their member-owners locally. The credit union impact is global by bringing financial empowerment to the community, which strengthens the credit union philosophy of serving the underserved. ICU Day is used as a time to create awareness of the global credit union movement. Credit unions all over the world will do community volunteer work, sponsor charitable fundraisers, and have open houses to bring attention to the credit union movement.

WRCU will be celebrating this day by having snacks in all our lobbies along with some small tokens of our appreciation for your support. Please stop by one of our offices and join us in recognizing the difference a credit union makes in a community!

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!

Monday, October 14th, Indigenous Peoples' Day
Monday, November 11th, Veterans Day
Thursday, November 28th, Thanksgiving
Friday, November 29th, Day after Thanksgiving – 2:00 PM
Tuesday, December 24th, Day before Christmas – 1:00 PM
Wednesday, December 25th, Christmas Day
Tuesday, December 31st, Day before New Year's Day-3:00 PM
Wednesday, January 1st, 2020, New Year's 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!