

**September 2017**

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**WHITE RIVER CREDIT UNION**

**[www.whitercu.com](http://www.whitercu.com)**

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### **Deposit a Check From Your Mobile Phone**

Here it is, Saturday afternoon and you have just received a check, maybe it was some birthday money, or repayment from that friend who doesn't carry cash. Until now, you might stick it in your pocket or wallet and try to get to the credit union on Monday, or maybe Tuesday to deposit the check. Possibly you will misplace it and find it weeks later. Now, WRCU has another option for you; deposit the check at any time using your phone.

If you are using the Mobile Banking App from WRCU on your phone or tablet, you can now deposit a check in your WRCU account quickly and easily by taking a picture of the check using the newly released Remote Deposit Capture (RDC) feature of the app. You can find this under the three-line "hamburger" menu in the app. This feature does require pre-approval from us to unlock it for you, and there are some restrictions. You can find full details and an online application on our website at [bit.ly/wrcu-remote](http://bit.ly/wrcu-remote).

If you are not yet using the WRCU Mobile Banking App on your phone or tablet go to either Google play for Android, or the i-Tunes Store for Apple devices and download it to do your banking 24/7 from anywhere that you have a data connection!

### **International Credit Union Day is Coming Right Up**

International Credit Union Day is the third Thursday in October, this year that is October 19<sup>th</sup>. It has been celebrated by credit unions since 1946, one year longer that WRCU has been around. The purpose of the day is to reflect on the history and achievements of the credit union movement.

This year the International Credit Union Day theme is "Dreams Thrive Here" meaning to show how credit unions help make more things possible for people.

Be sure to stop by any one of our offices on Oct. 19<sup>th</sup> to help us celebrate the day with contests, snacks and giveaways.

### **Online Banking at WRCU has a new Look**

On August 15<sup>th</sup>, WRCU online banking got a new look. As part of WRCU's commitment to bringing you the best in technology to do your banking, our desktop platform for the last few years, FlexTeller, was retired, and Mobicint took its place. Mobicint is compatible with PCs, Macs, and browsers on your phone or tablet, although on a phone or tablet, you might want to use our mobile app. We think that you will find Mobicint easier to use and more intuitive than FlexTeller.

Mobicint was designed based on research to determine the most common tasks that people use online banking for, which turned out to be checking account balances and transfers between accounts. Every-

thing else you could do before: setting alerts, paying bills, viewing statements and checks and more, is now easier to find and use with the improved interface. Color-coded charts and graphs give you a quick visual summary of account status and activity so you know where you stand with a quick glance.

**Important Notice-** The old FlexTeller login will soon become inactive. If you have it bookmarked, please update your bookmarks to reflect the new Mobicint login from the WRCU homepage.

If you have not been using WRCU online banking, this is a good time to give it a try. You can find all the information that you need to get started on our website, [www.whitercu.com](http://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, October 17, 2017, at 6:00 pm at the main office of WRCU, 96 North Main Street, Rochester, Vermont, for the following purpose:

To discuss the amendments to the existing WRCU By-Laws in order to eliminate 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 current By-Laws, highlighting the areas to be eliminated or updated, as well as, a copy of the proposed revised By-Laws is available upon request.

### Faster Payments

As our financial lives move faster than ever before, our members have come to expect faster payments and information as a core component of good service.

To that end the financial services industry has been working to modernize the systems that allow deposits and payments to move at the pace our members expect.

As one part of this improvement, certain electronic payments may post to your accounts the same day they are made.

In short, we're doing our part to make it faster and easier for our members to make payments, and to update account balance information more frequently during the day.

#### 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!

|                           |                  |
|---------------------------|------------------|
| October 9 <sup>th</sup>   | Columbus Day     |
| November 23 <sup>rd</sup> | Thanksgiving Day |
| December 25 <sup>th</sup> | Christmas 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!