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WHITE RIVER CREDIT UNION NEWSLETTER

September 2018

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### Coming Right Up! – International Credit Union Day

Every year, a day in October is set aside as International Credit Union Day. This year that day is October 18<sup>th</sup>, which marks the 70<sup>th</sup> anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70<sup>th</sup> anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

Over time, other groups followed the same model, and credit unions were born. Today, over 235 million people are served by credit unions in 109 countries and 6 continents. The only continent without a credit union is Antarctica.

Join us at any of our branches on Oct. 18 to celebrate ICU Day. We will have a table full of snacks and some other things you might like. (hint: WRCU tote bags and more!)

### This Year's WRCU Scholarship Winners, and What Does the Future Hold?

WRCU has a long annual tradition of supporting graduating seniors who are WRCU members with a generous college scholarship. One winner is chosen from each of the area high schools based on an essay they write on a financial topic.

This year, we had three scholarships awarded. Congratulations to the recipients of the 2018 WRCU scholarships: Nickolas Rowe of Whitcomb High School, Olivia Shonio of Rochester High School, and Kayla Ball of Randolph Union High School.

With the closure of the Rochester and Whitcomb high schools a new way of awarding scholarships must be developed. The credit union board and management will be working on adapting to these changes in our schools. If you have any ideas or suggestions as to how we can restructure this award, please let us know!

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## October is Breast Cancer Awareness Month

The White River Credit Union is pleased to again be a supporter of Breast Cancer Awareness Month. The credit union started fundraising for cancer research and awareness after the passing of Stella Fielders, a WRCU staff member. In recognition of all the men and women who have fought and continue to fight the battle against breast cancer in our local communities and beyond, the Credit Union will be accepting donations for cancer-related programs during the month of October.

This year, the donations raised by the credit union will go to The Norris Cotton Cancer Center at Dartmouth-Hitchcock in Hanover New Hampshire. Many people from the area have benefited from the center's services, and it is a good way to keep your donations local, where they count for people that you know.

## Elder Abuse

Elder financial abuse is a very real threat to older adults. Elder financial abuse is the fraudulent use of a senior's money, property, or assets, either without their consent or by being coerced or fooled into letting someone else have access to their accounts. Seniors are prime targets since they may have cognitive difficulties and don't understand what an abuser may be doing. Abusers can be anyone, and it is often a relative or acquaintance of the senior. Often the exploited person will not ask for help or report the abuse because they are ashamed or embarrassed by it.

MSRs at the White River Credit Union are trained to spot signs of elder financial abuse and how to report it. A change in the pattern of transactions, or unusually large withdrawals may be a sign that someone is manipulating the account holder. It is WRCU's policy to investigate and, if warranted, report to the state of Vermont's Adult Protective Services (APS) when financial abuse of an elder is suspected. The APS program is tasked with receiving and investigating allegations of abuse, neglect and exploitation of vulnerable elderly and disabled adults in Vermont. Anyone should report to APS when it is felt that a vulnerable adult has been harmed because of actions (or inaction) taken by a specific person or persons. This service may be reached at 1-800-564-1612 or contacted through their website at <http://dlp.vermont.gov/aps>.

### 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 8 <sup>th</sup>	Columbus Day
November 12 <sup>th</sup>	Veterans Day
November 22 <sup>nd</sup>	Thanksgiving Day
November 23 <sup>rd</sup>	Day after Thanksgiving – 2:00 PM
December 24 <sup>th</sup>	Day before Christmas – 1:00 PM
December 25 <sup>th</sup>	Christmas Day
December 31 <sup>st</sup>	Day before New Year's Day – 3:00 PM
January 1 <sup>st</sup>	New Year's Day

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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!