

Rochester (802) 767-3333

Bethel (802) 234-9232

Randolph (802) 728-9228

#### WHITE RIVER CREDIT UNION NEWSLETTER

**June 2018** 

### Pay Your Bills With a Click - Online

Are you using Online Bill Pay from WRCU? It lets you pay just about any bill from your computer or mobile device by transferring money from your WRCU checking account. Bill Pay is a great time saver, and you do away with writing checks, licking stamps, and trips to the post office. You can even send money to a friend or relative, as well as schedule payments through Bill Pay!

If you are using Internet Banking from WRCU on your computer or mobile device, Bill Pay is right there for you, free of charge and ready to use. Click on "Bill Pay" in the Internet Banking menu and try it for this month's bills. We think that you will enjoy this free service and use it for all your bills.

More information on Bill Pay is on our website at <a href="http://bit.ly/wrcuBills">http://bit.ly/wrcuBills</a>

## **Gap Insurance**

There are many types of gaps; tooth gaps, employment gaps, memory gaps, Brandon Gap. We can't help with any of those gaps. What we can help with is the gap that happens when you have a vehicle loan, your vehicle is totaled in accident, and the insurance payment does not pay off the loan. You are then left with a loan payment but no vehicle.

By adding Gap Insurance that WRCU offers in conjunction with long-time partner CUNA, a credit union association, you can avoid the insurance gap. For a few extra dollars a month on your vehicle loan, you can have the peace of mind of knowing that in the event of an accident, which is terrible in and of itself, you won't have the added hardship of being in debt for a vehicle that you no longer have.

When you apply for a loan with WRCU, be sure to ask the loan officer if GAP Insurance would make sense for you. We hope that it's one more thing we can offer to make your life easier.

# We Have Experience!

Does it seem like you have been seeing the same people behind the counter when you come in to the credit union? We do get some new faces now and then, but we certainly do have a solid base of experienced and dedicated people on staff.

We have a total of 171 years of experience between our 16 staff members. The average length of employment is almost 11 years, with a range of from one month to 31 years of service to the members of WRCU.

Our experienced, extremely knowledgeable staff can guide you through our credit union offerings and answer your credit union questions and are an invaluable resource in mentoring new staff on how to provide top-notch member service. Meanwhile, our new staff bring fresh ideas and vitality to the credit union family. It's a win-win situation!

### **Supporting our Communities**

In the White River Valley, we tend to help each other out and support our local organizations; it's just the way we are and it works out well for all of us. The credit union is no exception to this spirit of cooperation and caring for each other.

We use a limited portion of our annual budget to help local organizations that benefit the community, with emphasis on those that benefit the youth in our service area. There are so many good causes in the area, and while we can't support all of them, we do our part to make the valley an inclusive place for all of us to live, work, and relax.

### The Last of the School Scholarships?

As you know many of our local high schools have closed or merged with other schools. How this will affect the dynamics of our towns is still unknown. How this will affect the WRCU scholarships we have been awarding to the high schools in our service area is also undecided at this time.

For many years WRCU has awarded scholarships to graduating seniors of area high schools based off evolving criteria. The last few years we have asked that the student apply for the scholarship and write a short essay on a financial topic designated by the credit union. After the student's name is redacted, a panel of credit union management and board members then reads the essays and chooses the most compelling from each school as the scholarship recipient.

With consolidation or school choice now the rule in our towns, how do we keep the scholarship program going? Do we award by school, or by town? We are interested in hearing your ideas on the matter. Please drop us an email at info@whitercu.com and let us know your thoughts.

**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!

July 4<sup>th</sup> Independence Day

September 3<sup>rd</sup> Labor Day

Find us on **f** 

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!

