



WHITE RIVER CREDIT UNION

ROCHESTER, VT

First Quarter 2003

BETHEL, VT

Tax Time - 1099's and 1098's

In late January, as prescribed by the Internal Revenue Service (IRS), the White River Credit Union will be mailing various informational forms to our members.

We will be issuing these for each individual member number, so if you have more than one member account with us, you may receive more than one of these forms.

Form 1099-INT, the Interest Income statement, will be mailed to every member who earned over \$10.00 interest for their particular member number in 2001. If an individual received less than \$10.00 interest for 2002 from an individual member number, a 1099-INT will not be issued for that member number. The IRS does not require that forms be issued for interest earnings of under \$10.00, but you are still responsible to include all interest earned when filing your tax return. Refer to your December 31, 2002 account statement to find amounts that are under \$10.00 and add them to the other interest you earned in 2002.

Also, if an individual paid less than \$600.00 interest on their mortgage loan, we will not be issuing a 1098, the Mortgage Interest statement. For interest paid in an amount of less than \$600.00, please refer to your December 31, 2002 account statement.

Holiday Closings

January 20 Martin Luther King
February 17 President's Day

DEBIT CARD

Use Your Pen, Not Your Pin

By using your PEN instead of your PIN (Personal Identification Number) for purchases made with your **White River Credit Union Debit Card**, you'll save yourself money!

After your purchase is totaled, swipe your card and select **%CREDIT+**, or hand your card to the cashier and say **%CREDIT+**. The cashier will authorize your transaction, then hand you a receipt to sign and return to them. It's quick, easy and **%ee-free+**. There are no White River Credit Union fees for purchases designated as a **%CREDIT+**, or a **%signature+** transaction.

You will receive five free transactions per month for purchases designated as a **%DEBIT+** or a **%PIN+** transaction. After those five, you'll be charged 50 cents each for the remainder of that month.

**WHITE RIVER CREDIT UNION
VOLUNTEER BOARD & COMMITTEES:**

Board of Directors

David Hunt, Chair
Christi Bollman, Vice-Chair
Everett Bettis, Treasurer
Richard Harvey, Secretary
James Hart
Virginia Brainard
Joanne McDonnell

Credit Committee

Diane White, Chair
Bill Biederman
Jim Billings
Royce Gage
Joanne Green Mills

Supervisory Committee

Janet Kittredge, Chair
Eric Richardson
Nancy Parrish

Education Committee

Constance Breu
Joan Hubbard
Ann Mills

Staff

Susan Griffin, Co-Manager
Wanda Dunham, Co-Manager
Lynn Moltz, Managerial Assistant
Rosella Leonard, MSR* & Loan Officer
Joanne Mills, MSR* & Loan Officer
Betty Brown, MSR*
Susan Fedak, MSR*
Martha Brown, MSR*
Pamela Fifield, MSR*
M. Jensine Allyn, MSR*

*Member Service Representative

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
A. U.S. Government Agency

**Direct Deposit Your
IRS Refund**

Did you know your IRS tax refund can be deposited directly into your Share Savings or Share Draft checking account? That means not wondering whether your refund was lost in the mail or slipped into the wrong hands. All you have to do is complete the designated portion of your tax form with the following information:

-Refund amount.

-Routing and transit number. Each financial institution is assigned a routing number to transfer funds accurately and speedily. The WRCU routing number is 211691279.

-Account type . Do you want your refund deposited into a savings or checking account? You must check the appropriate box.

-Account number . To make certain your account number is correct, you may copy the applicable account number from your last Credit Union statement to the IRS form. Share Savings account numbers are the same as your member number, and Share Draft checking account numbers generally end with #071+or #072+.

Hours of Operation

To allow for staff training, both offices have a delayed opening until 9:30 on the second and fourth Wednesday of each month.

Bethel office .

Monday . Thursday, 8:00 . 4:00
Friday, 8:00 . 6:00

Rochester office –

Monday . Thursday, 9:00 . 5:00
Friday, 9:00 . 6:00