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## WHITE RIVER CREDIT UNION

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ROCHESTER, VT

Second Quarter 2004

BETHEL, VT

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Introducing....  
**E-CREDIT UNION**, the  
WRCU's on-line banking solution!

**E-Credit Union** is our on-line banking system that allows White River Credit Union members to access their accounts 24 hours a day. All you need is a computer with an Internet connection. It allows you to check your account balances and transaction history, transfer funds, place a stop payment on a check, and much more. This service is offered free of charge to our membership.

To begin your sign up process, go to [www.whitercu.com](http://www.whitercu.com). From "**On-line Services**" on the navigation bar, select "**On-line Banking**". This will take you to the E-Credit Union Log On screen. Select "**Enroll Today!**" from the navigation bar. Read the "*Electronics Records Disclosure and Agreement*" and click the "**I Agree**" button. Enter your member number and click the "**continue**" button. You will be asked to enter two choices for your Logon ID and answer a help question. The system will assign you one of your choices as your Logon ID. Please be sure to remember this Logon ID for your next sign in.

In approximately 3 business days, you will receive your password in the mail. To activate your on-line banking, go to [www.whitercu.com](http://www.whitercu.com). From "**On-line Services**" on the navigation bar, select "**On-line Banking**". This will take you to the E-Credit Union Log On screen. Enter your Logon ID that you chose during the "**Enroll Today!**" process and the password you receive in the mail. Click the "**Log On**" button and your on-line banking service will be activated. For your protection, you will then be asked to change your Password for all future access.

We hope you enjoy the convenience of this new service!

**WHITE RIVER CREDIT UNION**  
**INTRODUCES**  
**MONEY MANAGEMENT PROGRAM**

The White River Credit Union is pleased to sponsor an educational program, entitled ***YOUR CHECKING ACCOUNT***, to the Rochester School for students to learn the techniques and responsibilities associated with maintaining a personal checking account.

Both the WRCU and the school emphasize the relationship between sound money management training in school and future personal financial stability.

Holiday Closings

May 31 Memorial Day  
July 5 Independence Day

Your savings federally insured to \$100,000

**NCUA**

National Credit Union Administration  
A U.S. Government Agency

**Vacation Clubs**

The 2004 Vacation Club will close the end of May. All monies will be transferred to either your share or share draft account. The 2005 Vacation Club will begin June 1<sup>st</sup>. Come to the Credit Union and open an account today!

When planning your vacations, keep in mind that members can use their WRCU CU Check Card and VISA at millions of locations. Also, members can exchange cash for travelers checks at no charge.

**Credit Union Youth Week**

April 19-23, 2004

The WRCU will be celebrating *Credit Union Youth Week* in a number of ways.

WRCU employee, Joanne Mills, has scheduled class visitations at area elementary schools. She will make presentations focusing on the promotion of savings accounts. Piggy banks will be available to children in elementary school and younger. If children make deposits during this week, they will be eligible for other prizes.

Prizes will also be awarded to every middle and high school student who open a new share (savings) or share draft (checking)\* account. The benefits of a youth share draft account at the WRCU include:

- First box of drafts free of charge
- WRCU CU CheckCard (debit card) (upon approval)
- No monthly service charge
- Learn how to manage your money

\*All share draft account established by a minor must be a joint account with a parent or guardian. This individual shall be jointly liable for any returned item, overdraft, or unpaid charges or amounts on such account.

**HOURS OF OPERATION**

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

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