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## WHITE RIVER CREDIT UNION

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ROCHESTER, VT

Second Quarter 2005

BETHEL, VT

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### Safeguard your Identity

The numbers associated with identity theft are adding up fast. Reports estimate that as many as 750,000 Americans are victims of identity theft every year. There is no absolute protection against identity theft but there are steps you can take to protect yourself, many of which are very simple:

**Secure your mail** – don't leave mail in your mailbox overnight or on weekends. Never mail outgoing bill payments and checks from home.

**Safeguard your social security(SS) number** – never carry your SS card as it gives thieves access to your credit report and bank accounts.

**Never leave ATM, credit card or gas station receipts behind.**

**Don't** let your credit card out of your sight - Criminals buy off waiters who scan your card and collect your credit card information.

**Know** who you are dealing with – when asked for private identity or financial information, make no response other than to get their name, what company they represent and the reason for the call. If you think the request is legitimate, contact the company and confirm what you were told before revealing any personal data.

**Take** your name off marketers' lists (Call: *Do-Not-Call* registry at 1-888-382-1222)

**Don't** disclose credit card or other financial account numbers on a Web site unless the site offers a secure transaction (an icon lock appears on the page & the URL address changes from "http" to "https").

**Monitor** your credit report – obtain and thoroughly review your credit report at least once a year to look for suspicious activity.

**Tear up** unwanted documents that contain personal information.

**Review** your credit card statements carefully.

If something does go wrong:

- Contact the fraud departments of each of the three major credit bureaus and request a "fraud alert" be placed in your file.

Equifax 1-800-525-6285; Experian 1-888-397-3742; TransUnion 1-800-680-7289

- File a report with your local police department and get a copy of the police report for the bank or credit card company.

- Contact creditors for any tampered accounts or fraudulently opened accounts.

- Keep records of everything involved in your efforts to clear up the fraud.

### Supervisory Committee News

Janet Kittredge recently resigned from her position on the WRCU Supervisory Committee. We extend sincere thanks to Janet for her volunteer work on this committee since 1997.

The Board of Directors appointed Nancy Maston to fill this Supervisory Committee vacancy. We welcome Nancy to this important role in our credit union organization.

### **E-STATEMENTS AVAILABLE ON-LINE!**

Your account statement can now be accessed days before you would receive it by mail.

All you need to do is utilize FlexTeller, our on-line banking solution. Once you've logged into FlexTeller, select "View Statements" from the toolbar, and choose a statement. It's that simple!

If you aren't already using FlexTeller, ask one of our staff how to enroll by calling 767-3333, 234-9232, toll free at 800-891-3332 or email us at [info@whitercu.com](mailto:info@whitercu.com).

Enjoy the convenience of banking from your computer!

### **Vacation Clubs**

The 2005 Vacation Club will close the end of May. All monies will be transferred to either your share or share draft account. The 2006 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 18-22, 2005

The WRCU will be celebrating *Credit Union Youth Week* in various ways.

Along with daily cash prizes for students making deposits, there will be gifts for children and students opening new accounts. Piggy banks, water bottles and key rings will be given to youths who open a new savings account at the credit union. Middle and high school students may also open share draft (checking)\* account. The benefits of a youth share draft account 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

What better way is there to start a savings program. Come in and become a member today!

\*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

### Holiday Closings

May 30 Memorial Day

July 4 Independence Day

Your savings federally insured to \$100,000

**NCUA**

National Credit Union Administration  
A U.S. Government Agency