



WHITE RIVER CREDIT UNION

ROCHESTER, VT

Fourth Quarter 2003

BETHEL, VT

We've Done it AGAIN!

SPECIAL CAR LOAN RATES!

RATES IN EFFECT FROM October 1st THROUGH November 14th

Whether you're buying a new or used car
or looking to pay off another lender; we're here for you.
Call or stop by one of our offices for additional details or an application.

RATES AS LOW AS*:

4.25%APR** 24 months

4.50%APR** 36 months

4.75%APR** 48 months

5.00%APR** 60 months

5.25%APR** 72 months

* 80% or Less Loan-to-Value financing with Auto-Pay discount applied.

**All rates stated as annual percentage rate and are subject to change without notice in accordance with applicable regulations. Other loan terms are available. Refinancing of an existing WRCU loan is subject to additional terms.

- **Same low rates for new or used**
- **Flexible Terms**
- **.25% Discount for Auto-Pay**
- **Easy Application**
- **Pre-approvals**
- **Up to 100% financing**
- **Auto pricing service**
- **Low cost Credit Life and Credit Disability Insurance**

Refinancing of an existing White River Credit Union loan will require that a minimum of \$2,000.00 be advanced above the existing loan balance, and that the collateral value will be sufficient to cover this additional \$2,000.00 advance.

PATRIOT ACT – OUR PART IN FIGHTING TERRORISM

The Patriot Act, a Federal law effective October 1, 2003, is one way we are asked to help the government fight the funding of terrorism and money laundering activities. This law requires all financial institutions to obtain, verify, and record information that identifies each person opening a new account.

What this means for you: Even though you may already be a member of WRCU, when you open an account at the credit union, *including a new sub-account for your existing account or a new loan*, we will ask for your full name, mailing and physical address, and date of birth. We may also ask to see your driver's license or other identifying documents. All of this is to help us comply with Federal law. We appreciate your understanding and assistance with this matter.

The Heart of our Communities International Credit Union Week

On Thursday, October 16th, credit union members worldwide will celebrate International Credit Union Day. Because credit unions are not-for-profit financial cooperatives, their focus has always been on service to members. Credit unions provide the services members request . from signature loans to car loans to first mortgages. No need is too big or too small. Each member has an equal vote in electing a volunteer board of directors. Since there are no stockholders, members receive higher rates on their savings accounts, lower rates on loans, and lower service fees. Come celebrate with us during National Credit Union Week, October 13th . 17th. You'll find the best products and service, year round!

Holiday Club

Don't let next year's holiday season sneak up on you. Your savings with a Holiday Club account can be virtually effortless . with payroll deduction! You can have a chosen amount set aside each payday. Just stop by one of our offices and our knowledgeable staff will assist you. Next year you'll be glad you did!

Consumer Alert

Starting now and phased in through 2006, Visa will require merchants to omit the expiration date and truncate the card number on receipts, so that only the last four digits appear. MasterCard has a similar policy. And as of April 2004, there's no need to call all three credit-reporting agencies to alert them of fraud. Make one call to any agency (Equifax 800-525-6285; Experian 888-397-3742; or Trans Union 800-680-7289), and it will alert the others. Each bureau will flag your report so lenders know to call you before issuing new credit. As well, the ID Theft Affidavit, created by the federal government last year, can be used to notify creditors of phony accounts. Go to www.consumer.gov/idtheft for more information.

UPCOMING HOLIDAY CLOSINGS

October 13	Columbus Day
November 11	Veteran's Day
November 27	Thanksgiving Day
December 24	Close Early
December 25	Christmas
December 31	Close Early
January 1, 2004	New Year's Day

Your savings federally insured to \$100,000

NCUA

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



Equal Housing Lender