



www.whitercu.com

WHITE RIVER CREDIT UNION

ROCHESTER, VT

Third Quarter 2007

BETHEL, VT

1947 – 2007

60 Years of Community Service

On June 6, 1947, the *Articles of Association* for the White River Credit Union (WRCU) were signed by 10 of its original members. A public hearing was held in the Office of the Town Clerk in Rochester on July 8, 1947 to hear all persons interested on the question as to whether the proposed Credit Union would benefit its members and the public good. On July 9, 1947, the Commissioner of Banking and Insurance granted a *Certificate of Approval* and the organization of the WRCU became official. The primary goal of the credit union was to make its loans viable and economical for the area residents.

Sixty years later, the WRCU continues to serve the local communities. The WRCU has grown considerably since its start in 1947. We have joined hands with the credit unions serving the Bethel and East Randolph areas and can now serve a much wider area. In addition to loans, we now offer share accounts (savings), share drafts (checking), Money Market accounts, VISA cards, ATM/Debit Cards, Certificates of Deposit and IRA accounts. We can help you buy a car, camper, or home and loan money for personal needs.

Most important, the WRCU is member owned. Our members are joined together by a common bond and we will serve **only** our members. There are no outside stockholders. net earnings are paid to our members in dividends. That means your savings grow faster.

Unlike other financial institutions, credit unions are also governed by its volunteer members. **Members** make up the Board of Directors, who oversees the operation of the credit union. **Members** make up the Credit Committee that oversees loan matters. **Members** make up the Supervisory Committee that makes sure the Credit Union is run correctly. And **Members** make up the Education Committee that participates in the annual credit union scholarship selection.

Join us this October (exact date to be announced) to celebrate the WRCU's 60th Annual Meeting. You'll get a chance to meet with the hardworking staff and volunteers who run your Credit Union, find out the credit union's financial status, review the events of the year and learn about new products and services.



Equal Housing Lender

UPCOMING HOLIDAY CLOSINGS

July 4 Independence Day
September 3 Labor Day

GET YOUR VACATION FUNDS HERE!

When it's time for you to get away from it all, your credit union can supply your vacation funds in more ways than one:

VISA Credit Card . is a convenient way to pay as you go and to keep track of your vacation expenses.

WRCU Debit Card . Allows you to:

-Make purchases anywhere you see the MasterCard logo. That's over 16 million places, including restaurants, stores, and on the Internet!

-Get cash at ATM's throughout Vermont and around the world.

-Use the Debit Card to get cash back following purchases at thousands of locations, including most grocery stores, many gas stations, and Post Offices.

Traveler's Checks – are one of the most popular forms of cash to take with you. We offer them free to members.

Personal Loan . You may be eligible to borrow for your getaway.

Vacation Club – Save for next year.

So have a great trip, and don't forget to take your credit union along!

Education Committee Announces 2007 Scholarship Awards

The WRCU Scholarship Program was established to provide financial assistance to a Rochester & Whitcomb High School senior each year. The Education Committee of the Credit Union, comprised of three volunteer WRCU members, and the schools' Guidance Counselors review the candidates. Each student must be a member of the WRCU. Selection of the recipients is based on character, academic performance, extra curricular activities, community involvement and financial need.

This year's recipients are Heather Gorton from Rochester High School who will be attending St. Michael's College and Megan Morse from Whitcomb High School who will be attending Norwich University.

Congratulations to all area graduates and good luck in your futures!

REDUCE FRAUD

Be wary of internet scams, especially if you befriend someone who wants to mail you a check or postal money order and have some of the funds wired back to them via Western Union.

Do not ever respond to an email that asks for your personal information, account #, Social Security # or PIN #. No trustworthy source would ask you for such personal information.

Be cautious of a check you receive in the mail that asks you to send part of your winnings back to them. These are most likely fraudulent checks.

It is very important to verify your transaction receipts against your account statements. Review them for any unusual activity and report any unauthorized transactions right away.

For additional tips on how to reduce fraud, visit the Internet Crime Complaint Center at www.ic3.gov. Also, if you've been a victim of internet crime, you can report that at this website.

HOLIDAY CLUB

The 2007 Holiday Club will end on September 30th. All funds will be transferred into your share draft (checking) or primary savings account.

College Bound Students

Rely on the WRCU even while you're away from home.

Avoid the multitude of credit card offers you'll be getting. WRCU offers a low-interest, no annual fee VISA credit card. It's easy to set up a low-limit WRCU credit card and begin establishing credit in a reliable way.

Open a WRCU share draft (checking) account and request a debit card to go along with it. You can manage your account on-line at www.whitercu.com. And our friendly staff is only a toll free call away at 1-800-891-3332.

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

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