



It's our community. We care.

NEWS REVIEW

2017: JANUARY - APRIL

Join us in April as we celebrate Youth Month!



Hey Kids! Open your very own Sprout Account with \$25 and receive a FREE Barnyard Buddy!



Save for the future and earn bonus prizes from the Sprout Club basket.

Here's how to earn prizes:

- Every \$25 deposited
- Show us your GOOD report card
- Complete an activity
- Refer a friend for a Sprout Account

You'll find activities in your branch or online.



Watch for special games and giveaways throughout the year!

Another member discount just for White Rose Credit Union...

Planning for Your Family's Future. with Rich Reilly

All Notary fees are waived for WRCU members for these services

PRICES FOR SIMPLE WILLS:

Single Individual: \$50
Couple: \$75

PRICES FOR WILLS WITH TRUSTS:

Single Individual: \$75
Couple: \$100



54 North Duke Street, York, PA 17401 • 717.843.5355 • weprovidepeaceofmind.net



President's Message

It has been an amazing year at White Rose Credit Union and I would like to extend my thanks to our members. Without all of you, none of our achievements could be possible. You truly are the foundation of our organization.

Once again, a big topic of conversation this past year has been the Federal Reserve and when are they going to start raising the rate. At this time the Federal Reserve has already raised the rate in December and they are forecasting additional increases for 2017. We will be paying close attention to the market and will keep our rates competitive.

Debra A. Kauffman, CCUE
dkauffman@whiterosecu.com

**White Rose Credit Union
is committed to improving
the lives of our members and
community — and inspiring
others to do the same.**

It's our community. We care.

We have some exciting plans lined up for 2017. On the top of the list is an enhancement to our Overdraft Privilege Program, which will extend service and protection for our members. We will continue our commitment and dedication to supporting our community and promoting financial literacy in our local school districts.

As we start a new year, I would like to send a very sincere "Thank You" to the Board of Directors and all the staff. With their support, talents and innovative thoughts, we keep White Rose on a path of success and continued growth.

Debra A. Kauffman, CCUE
dkauffman@whiterosecu.com

12th Annual Scholarship Contest

SPONSORED BY YORK CHAPTER OF CREDIT UNIONS

In the spring of 2017, the York Chapter of Credit Unions will award two scholarships valued at \$1,000 each to two eligible credit union members from York/Adams County.

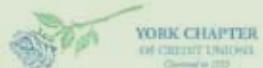
Each scholar will be awarded to a student who will be graduating in this current school year 2016/2017. Must also be a York/Adams

County based credit union member by date of application and plans to attend an institution of higher learning (accredited two or four year degree program) in the fall of 2017.

Applications will not be accepted for enrollment as part-time students, vocational, trade schools, or for adult remedial education courses.

YORK CHAPTER OF CREDIT UNIONS
Tamika Baker - Scholarship Chairperson
White Rose Credit Union • 3498 Industrial Drive • York, PA 17402-9050

The scholarship winner will be asked to attend the York Chapter of Credit Unions Chapter Meeting on Monday, May 1, 2017 to read their essay and receive their scholarship check.



Applications may be obtained at any of our 5 branches or call 1.888.755.9773 to have one mailed to you.

COMPLETED APPLICATIONS MUST BE RECEIVED AT THE ADDRESS BELOW BY MARCH 13, 2017 AND MUST INCLUDE ALL REQUESTED ITEMS IN ORDER TO BE CONSIDERED.

MEET OUR INVESTMENT PARTNER


TOM DASHER
INVESTMENT SERVICES



Tom Dasher — Financial Advisor, Annuity and Retirement Planner, will help you form a custom plan so you can reach your financial and retirement goals.

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An Investment Partner You Can Trust
Wealth Accumulation – Protection – Income for Life

717.487.2096 cell
43 West High Street • Yoe, PA 17313



sponsored by White Rose Credit Union

A fun, family-friendly festival, celebrating green, healthy and local living. Artisans, green-conscious businesses, non-profits, and locally-sourced food vendors set up in downtown York.

Need help to get your taxes prepared?

**VITA
Volunteer
Income Tax
Assistance**

For those with a household income of \$54,000 or less, or if you are 65 or over, your taxes can be prepared for free.

*Call VITA at 717.854.2244
after January 11th to schedule your appointment.*

Financial Advice You Should Never Follow



The beauty of the Internet is anyone can start a blog. The ugly truth about the Internet is anyone can start a blog. And no, that's no typo. There's a lot of content floating out there about how to manage your money and build long-term wealth, but not all of it is good.

1. Ignore advice that is shameful in nature.

If you're on a diet, you don't necessarily want someone shaming you for eating a piece of candy. It doesn't accomplish anything

and probably makes you want to eat even more candy. Same with financial advice. If you follow a blogger who makes you feel like you have to take an all-or-nothing approach to your spending strategy, it's probably not very good advice and won't get you anywhere.

2. Completely disregard anyone who tells you to keep your money in cash.

There's a blogger out there whose tagline is literally, "Hoard Your Cash." That is probably the worst financial advice ever. To build wealth, you need to invest to make your money work for you, and it's easier to save if the money is being automatically routed to savings and investment accounts from your paycheck. Any "financial guru" who tells you to keep it in cash probably isn't very good with money.

3. Anyone who calls themselves a guru...

Real financial pros usually call themselves CFPs, or certified financial planner.

4. "Go ahead, just spend!"

A lot of bloggers get affiliate income from pushing certain products. It's not wrong, but

sometimes, big banks have big pockets to influence pushing different financial products, like high-interest credit cards. If it seems spammy, it probably is. A lot of bloggers also make good money from their blogs, but it's hard to get authentic advice from someone in a different financial situation. Be sure to look out for #spon or #ad tags so you know to take the advice with a grain of salt.

The best advice is to find a financial institution you love. But what's more? You should also trust the people at the branch (or at least trust their mission). White Rose Credit Union's mission is caring for its members, and has a financial adviser partners who can help provide actionable steps to build long-term wealth, not just short-term security.

The key is to building relationships, not just following advice because it seems like a good idea at the time. With White Rose Credit Union it's easier than you think!

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ACH AND WIRE TRANSFER DISCLOSURES

This agreement is subject to Article 4A of the Uniform Commercial Code-Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

PLEASE INQUIRE ABOUT OUR SPONSOR PROMOTIONS



As part of many member benefits at White Rose Credit Union, our sponsors offer discounts on their goods and services.

Please speak with a Member Service Rep at one of our branches to learn more.



THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ASSOCIATION.





5 Things to Consider When Moving Out on Your Own

Graduating college is a huge milestone, but moving out on your own, away from dorms and comfortable college-town apartments can be an even bigger step.

If you've recently graduated, here are five things to consider before making the big move.

1. Cities are expensive.

Buying a house is expensive, but so are apartments—especially in big cities. Crunch the numbers to see what makes sense. The cost to move into some apartments can practically equal that of putting 4% down on a home! So when you're starting out, you might find living with roommates still makes the most sense.

2. If you decide to live at home, make paying off debt and saving a priority.

If you decide to move home with the parents after school, make paying off as much debt as possible a priority, and get a sizeable nest egg under your belt before you move out (Pro-tip: Pay for a bill or two -- and offer to do it. Your parents might love you even more.)

3. Make sure your roommates are reliable.

The process of finding a place with two roommates can be stressful to say. Coordinating schedules and making sure everyone feels like they have a say is challenging, and it's only the beginning. If your roommates are constantly in between jobs or bad with money, it's best to walk away before it's too late and you're stuck paying for their share.

4. Get renters insurance.

Renter's insurance is smart because it covers all kind of situations, from stolen property to accidental damages. You can also pay for exactly the coverage you need; nothing more and nothing less.

5. Don't lose those frugal habits.

Just because you're on your own doesn't mean you should live less responsibly. Quite the opposite! In the end, money impacts your ability to really live your life. Set a budget and stick to it, and you'll be amazed at how disciplined you become in no time.

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LIFE HAPPENS.

We have a Signature Loan for that.



Borrow up to \$20,000

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payments as low as
\$95
8.99% *APR
at 60 months

**Borrow
\$10,000**

payments as low as
\$153
10.49% *APR
at 72 months

Speak with a Member Service Rep or visit whiterosecu.com to apply.

*APR = Annual Percentage Rate. All rates and payment examples are based on "A+" credit and includes .25% autopay discount and within the maximum allowable terms. Must qualify for membership to apply. Rates are subject to change without notice. Some restrictions apply.

BOARD OF DIRECTORS

DO YOU HAVE AN INTEREST IN SERVING YOUR CREDIT UNION?

It's that time of year when you have the opportunity to be eligible to serve on the Board of Directors or supervisory committee.

Contact Deb Kaufmann, CCUE/CEO at dkaufman@whiterosecu.com or call 1.888.755.9773 at the East York office by January 15, 2016

NOMINATING COMMITTEE

MARGARET HARROLD · GERALD FORD · RONALD GIESEY

BOARD OF DIRECTORS 2016/2017

Theresa H. Halpin
Chairperson, Audit Committee

Debra A. Kauffman
Treasurer, Policy Review Committee,
Audit Committee, Electronic and
Personnel Committee

John A. Brownlee Jr
Audit Committee Chairperson,
Electronic System Committee

George V. Watson
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James R. Sanford
Vice Chair Person, Electronic System
Committee Chairperson, ALCO
Committee

Walter Bowman Jr
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Tara Deisinger
Personnel Committee,
Policy Review Committee

Cindy Fulton
Personnel Committee
Chairperson, Policy Review
Committee

Donald R. Sweitzer
Secretary, ALCO Committee
Chairperson

**Get more time to do
what you want.**

Even if that means nothing at all.



Ask a White Rose Credit Union
Member Service Rep to sign up
for E-statements and Online Banking.

OUR ANNUAL MEETING
March 28th at 5:30PM

A Meeting with a Difference

East York Branch • 3498 Industrial Drive • York, PA 17402

Light refreshments will be served

RSVP by March 6th to marketing@whiterosecu.com
or by calling 717.755.9773 ext. 1111

COMMUNITY SHRED DAY

April 8, 2017 from 9-11 AM

CPG

Continental Paper Grading

3350 Concord Road • York, PA 17402

FREE FOR ALL WRCU MEMBERS, FRIENDS AND FAMILY MEMBERS



It's our community. We care.

3498 Industrial Drive
York, PA 17403

*Thank you for being
a valued Member of
White Rose Credit Union!*

High Interest Rates Making you Grumpy?

*Transfer your balance to
White Rose CU and SAVE!*

.99%*
APR



THIS CREDIT UNION IS FEDERALLY INSURED
BY THE NATIONAL CREDIT UNION ASSOCIATION.

**After 6 billing cycles, the Balance Transfer Rate
changes to our everyday low rates.*

EAST YORK BRANCH
3498 Industrial Drive
York, PA 17402
717.755.9773 or

WEST YORK BRANCH
1529 Rodney Road
York, PA 17408
717.767.5395

HANOVER BRANCH
1001 Carlisle Street
Hanover, PA 17331
717.630.8939

DALLASTOWN BRANCH
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Dallastown, PA 17313
717.244.4586

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