

WE'RE HERE FOR YOU

**Here for you for the last 70 years.
Here for you now.**



President's Message

Debra A. Kauffman, CCUE
dkauffman@whiterosecu.com



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

We're here for you. We've been there for you for the last 70 years and we will continue to be here for you now.

COVID-19 is unlike anything we have ever experienced before. It has affected each one of us in some way shape or form. We are all feeling the effects of this worldwide pandemic and are working to navigate through this uncharted territory.

To our members, I commend the patience and understanding you have shown in all areas. In times of such stress and uncertainty you've remained loyal and calm as we work together towards our future.

To our staff, thank you for your continued dedication towards coming into work and serving our members. You keep our mission alive and support our member's financial well-being.

To our community, thank you for how much you've come together. While maintaining social distancing and government orders to stay home, you've made us still feel like we're in this together. Through lending a hand, being there for one another, and remaining strong during this pandemic.

Our members and staff are of utmost importance to us and we have taken necessary steps to ensure the health and safety of both. This includes the move to a drive-thru only model except for loan and account business interactions by appointment only. Our essential employees are required to maintain social distancing and proper handwashing practices. All offices are continuously sanitized, and employees are being instructed to wear masks while in the building. Those on our team who have the capability are working from home. We will continue to practice the best health and hygiene practices in accordance with CDC guidelines as we work through this situation together.

On a more positive note and looking towards the future, it is my great pleasure on May 1st, to welcome our new members from the Local 229 IBEW FCU merger. We look forward to providing you with exceptional service. Welcome to the family!

White Rose Credit Union employees will continue to be good stewards of the credit union as a whole and will remain ready to provide you with exceptional service. We are committed to providing uninterrupted access to your accounts and loans as we navigate this current environment. Thank you for your continued trust and membership.

The open road is calling.

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Home Equity Loans
The possibilities are endless

Offer will apply to current White Rose Credit Union home equity loans provided an additional \$5,000 is taken.

*APR = Annual Percentage Rate. Promotion ends April 30, 2020. Must qualify for membership. Some restrictions



Must be eligible for membership. Some restrictions apply. Federally insured by NCUA.



Catholic Harvest Food Pantry

Community Spotlight with Executive Director Kris Pollick



Pictured left: Catholic Harvest Food Pantry Executive Director Kris Pollick. **Pictured above:** Prepackaged food orders that clients receive when arriving for their appointments.

Tell us about the history of your organization and how you serve York County.

The Catholic Harvest Food pantry, before it's current operating location, started as an outreach program from the St. Joseph's church, in York City around 1985. The brothers of the church saw a need for the neighborhood. The church organized the giveaway of food for these families on Fridays through the Peace and Justice committee of the church. By 1998, other Catholic churches chipped in to help, creating a mission to feed the hungry that included St. Marys, St. Rose of Lima, St. Patrick's and St. Joseph's churches of York.

In 1999, the Catholic Harvest Food pantry took it's place in it's current location of 628 East Market Street in York, Pennsylvania.

Today, the organization operates independently with volunteers from all types of backgrounds and religious beliefs.

The facility operates on a client choice model, rather than sending generic packages to all families in need. This means that those in need can pick from a selection of categories for items they wish to have. This method

not only guarantees that the food being given will be eaten, but also preserves the stock of food the pantry, by keeping produce and food that some families may not be interested in. Clients are helped with a 1:1 setup, allowing interaction with volunteers and the community.

How has COVID-19 affected your operations and the needs for York County residents? What changes have you implemented to adjust to those changes?

While we have seen new families during the past few months, we are still seeing about the same amount and need. Due to COVID-19 concerns, we've changed our process for giving food to the community. For starters, we offer an online shopping form to those that have access, where clients can fill out and chose items from a list based on their current nutritional needs.

We now offer specific appointment times for pickups and limit volunteer to client interaction as much as possible. If a client has an appointment and they drove to the food pantry, they can call in and let us know they have arrived, and a volunteer will take the groceries to their trunk. If a client did not drive, we have pallets setup in the parking lot to maintain social distancing, where the groceries are placed for clients.

How many volunteers does it take to keep your operating running? About how many people do you help?

We are regularly staffed with about 250 volunteers and normally help around 750 families a month. We've seen many new faces helping as many of our older volunteers are staying home due to the risks of COVID-19.

How can people who want to make a difference help?

Anyone who would like to help out can get in touch with us! You can call at **717.846.8571 option 2** or email us at **CHFP@catholicharvest.org**.

Skip the worry Skip your loan payment

Cost is only \$25. Application and payment fee must be submitted 5 days prior to the loan due date you wish to skip. Must qualify for membership. Some restrictions apply. Federally insured by NCUA.



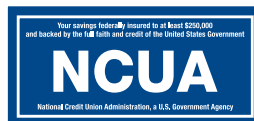
White Rose Credit Union offers Skip-A-Pay so you can skip your loan payment this month.

NCUA

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.

Speak with one of our Member Service Representatives to learn more.



This Credit Union is Federally Insured by the National Credit Union Association.

White Rose Credit Union - It's Your Life. We care.

5 Reasons Credit Unions Offer The Best Auto Loans



The average cost of a new vehicle today is around **\$37,000**.

The purchase of a car likely will be the second largest expenditure you have, second only to the purchase of a home. Whether you desire the shiny, brand new one, or if you are content with finding a reliable used one, we want to help you to get the most for your money. Here are five reasons it makes more sense to get your loan through us.

1 With us, you have a better chance of getting your loan approved. Even though the loan application process is the same and the underwriting process is similar, the credit union may make some adjustments that a commercial bank would not. Many credit unions are also more inclined to listen to its members' needs and unique situations—sometimes adjusting terms of a loan accordingly.

2 We have lower rates. A five-year term is the most common loan term for a new or used car, and rates at a credit union are typically much lower than the average rate at a competitor bank. The savings in interest alone is a major reason to consider this financing. Just think of what you can do with that money.

3 We provide personalized service. Because they are non-profit organizations and work to provide members with high-quality customer service, operations decisions are made by a group of volunteer board members rather than a corporate office. You can openly discuss your concerns about your loan, talk about flexible repayment options, and review your financial situation with a professional lending officer. This can alleviate some of the pressure of applying and securing financing for your vehicle and you can be more confident that the credit union is working with your best interests in mind.

4 We offer educational resources. Many credit unions will provide information such as financing options and how to make the best decisions when assessing the value of your car purchase. If you're a first-time car buyer and apprehensive about the loan process, you can turn to a credit union for unbiased answers.

5 We offer a non-sales approach. Unlike commercial banks, which often give their lenders bonuses or some type of compensation for the loans they get approved, credit unions, as not-for-profit financial institutions, work for their members and do not try to sell you something you don't need.



The bulk of a credit union's profits go back to members in the form of lower rates on financial products and more flexible loan options. If you don't like the pressure of working with lenders from a commercial bank, a credit union is the answer.

Upcoming In-branch Drives

May - Peanut Butter Jelly Drive for the Northeast Neighborhood Association

July - Backpack Drive for the Northeast Neighborhood Association



Follow us online

Coping Financially During Tough Times

Job loss and other financial hits from an economic downturn inevitably take a toll on your household. Even if you have your budget and spending under control, you may face difficult decisions about how to protect your household's financial future. If you suspect that your employer is planning a layoff or other measures that will affect your job, you should avoid spending more on luxuries, even if they're available at a discount. Instead, hints of a layoff or work slowdown should alert you to the need to revamp your finances. Planning now will help cushion the impact of a significant decline in your income, whenever it occurs.

•**Look at your savings.** Focus on "liquid" funds that you can tap quickly if you lose your source of steady income. Unless you already have enough to survive on for months of unemployment, you should start saving as much as possible now. Cut nonessential spending—eating out, premium cable channels, subscriptions—to increase the amount available to save.

•**Pay off as much debt as possible.** Without sacrificing your savings, use any additional income, such as a tax refund check or recent salary increases, toward paying down debt. Start by paying down the balance on credit cards and other high-interest debt. If you must use your credit card for a purchase, pay the balance in full each month. Try to pay off vehicle loans and other forms of short-term debt. This will protect your vehicle and your credit rating if a layoff occurs, while freeing up more funds for saving.

•**Review your mortgage.** Talk to a credit union loan specialist about refinancing while you still are employed. Refinancing your home at a lower interest rate or for a longer repayment term can cut your payments to shift funds to cover living expenses, save, or pay down debt.



•**Consider a Home Equity Line of Credit.** If you lack emergency savings, again, consider talking to the professionals at your credit union about getting approval for a home equity line of credit (HELOC), which you should only tap in case of an emergency. Resist using the line of credit to pay for routine expenses; inability to make payments later could cause you to lose your home.

•**Gather information from your workplace to cope with the potential of job loss.** You're likely to lose access to workplace computers if a layoff occurs, so transfer personal files and contact lists to another format that you can access from your home computer or the public library. Update your resume and share contact information with co-workers or supervisors who could provide a reference or information about job leads.

WE ARE HERE
TO HELP

This is a difficult period for all of us. But know that White Rose Credit Union is committed to helping our members stay financially safe and healthy. **Visit our website at whiterosecu.com for more information.**

IT Corner

A message from our Risk and Compliance Manager



Rise in Fraud Schemes Related to the Coronavirus Pandemic

Separation and Remote Connecting have become the new norm for millions of people in Pennsylvania and across the U.S. The FBI issued a public service announcement on March 20, 2020 (<https://www.ic3.gov/media/2020/200320.aspx>) warning everyone that they have seen a rise in Fraud Schemes related to the pandemic. Highlights of the announcement are listed below.

Fake CDC Emails – Watch out for emails from the CDC offering information on the

virus. Do not click on links or open attachments. The use of links and attachments are the tools in which fraudsters deliver malware to your computer or device. This malware enables the fraudsters to steal your personal information. Malicious websites or attachments are the means in which fraudsters infect, lock devices and demand payment for release.

Phishing Emails – Be cautious of any email asking you for your personal information in order to verify your stimulus check. Additional emails that have been linked to fraud include those asking for contributions, fake cures and vaccines, and fake testing kits.

Counterfeit Treatments or Equipment – Be cautious of anyone selling products that aim to prevent, treat, diagnose or cure Covid-19.

Remember, White Rose Credit Union is working hard to protect your personal information. WRCU remains committed to meeting our members financial needs during this historical pandemic. But please, remain diligent with respect to your personal information. Call WRCU if you suspect that you are a victim of fraud. Together, we can beat these scammers.

Reference: FBI's Internet Crime Complaint Center – www.ic3.gov.

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Go branch-less with
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Visit whiterosecu.com or call
888.755.9773 to learn more.

Welcome Local 229 IBEW FCU

White Rose Credit Union would like to extend a warm welcome to our new members from the Local 229 IBEW FCU merger. Welcome to the family!



Annual Meeting Rescheduled

June 23, 2020
5:30 PM
3498 Industrial Drive
York, PA 17402

Light refreshments to be provided. Please RSVP to marketing@whiterosecu.com or call 717.755.9773 ext. 1111

Youth Month Rescheduled

Due to COVID-19 all Youth Month Activities have been rescheduled for July 2020



In the meantime, open a Sprout Account!
It's never too early to teach them how to save.



Student Loans

Private student loan solutions with your best interest in mind



- No application fees
- Zero prepayment fees
- Low interest rates
- Borrow once



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We can help you reach your dreams



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York, PA 17402

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

No payments for
90 DAYS

We'll cut your rate in
HALF



Rates as low
as 1.99%APR*



100%
refinancing



Skip-A-Pay
once a year



*Annual Percentage Rate. Must qualify for membership. Offer available May 1, 2020 - May 31, 2020. Some restrictions apply. Federally insured by NCUA.



BRANCH HOURS AND HOLIDAY CLOSINGS

EAST YORK BRANCH

3498 Industrial Drive
York, PA 17402
717.755.9773 • 717.840.9452 f

DALLASTOWN BRANCH

160 East Main Street
York, PA 17313
717.244.4586 • 717.244.4587 f

DOWNTOWN BRANCH

107 East Philadelphia Street
York, PA 17401
717.846.1156 • 717.846.9796 f

MANCHESTER BRANCH

555 Willow Springs Lane
York, PA 17406
717.854.5254 • 717.845.6058 f

WEST YORK BRANCH

1529 Rodney Road
York, PA 17408
717.767.5359 • 717.767.5891 f

MONDAY - WEDNESDAY

Lobby - 9am - 4:30pm
Drive Thru - 8:30am - 5pm

THURSDAY - FRIDAY

Lobby - 9am - 5pm
Drive Thru - 8:30am - 6pm

SATURDAY

Lobby - 9am - 1pm
Drive Thru - 9am - 1pm

MONDAY - WEDNESDAY

Lobby - 9am - 4:30pm
Drive Thru - 8:30am - 5pm

THURSDAY - FRIDAY

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SATURDAY

Lobby - 9am - 1pm
Drive Thru - 9am - 1pm

MONDAY - WEDNESDAY

Lobby - 9am - 4:30pm

THURSDAY

Lobby - 9am - 5pm

Friday

Lobby - 8am - 5pm

MONDAY - WEDNESDAY

Lobby - 9am - 4:30pm

THURSDAY

Lobby - 9am - 5pm

Friday

Lobby - 7am - 5pm

MONDAY - WEDNESDAY

Lobby - 9am - 4:30pm
Drive Thru - 8:30am - 5pm

THURSDAY - FRIDAY

Lobby - 9am - 5pm
Drive Thru - 8:30am - 6pm

SATURDAY

Lobby - 9am - 1pm
Drive Thru - 9am - 1pm

HOLIDAY CLOSINGS

Memorial Day 5/25
Independence Day 7/4

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