

FINANCIAL ADVICE FOR SINGLE PARENTS

Becoming a single parent means accepting big changes in all aspects of your life—emotionally and financially. Although it may be a time of stress and sadness, your financial situation requires immediate attention.

Emily Card, a Los Angeles-based attorney and author of the book "The Single Parents Money Guide" who counsels newly single parents about legal and financial issues, says newly single parents must accept their situation.

"It's very hard to modify your lifestyle overnight, but you really have to recognize that you can't have the same lifestyle and support a child and pay extras that come with being a single parent," Card says.

Brenda Armstrong, Buford, GA. author of the book "Financial Relief for Single Parents," recommends looking at every expense you make and asking yourself, "Why am I choosing this option and is this the right option for me?" Analyze everything from weekly fast food stops to monthly car payments. "Write down what you're spending," she says. "Find where the money is falling through your fingers." Single-parent financial issues extend beyond budgets. Life insurance and wills become even more of a priority. Single parents must make sure their child is taken care of legally and financially. "Those are two things that people don't like to think about especially at a difficult time like this," she says. "But they're extremely urgent because you don't know when something can happen." Card recommends taking advantage of the insurance discounts organizations or groups offer to members. Plus, most

states offer some form of medical coverage that can benefit a child in need—even if it has a high deductible.

Support for single parents comes in all sizes and from all directions.

Armstrong recommends reaching out to faith-based communities and organizations for support. When it comes to daycare solutions, subsidized childcare, retired family members and neighbors can be of great help.

The professionals at WRCU are a resource, too. We can help with a variety of services from help developing a spending plan that can see you through the transition to single parenthood to helping you finance a return to school.

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REFER A FRIEND TO WHITE ROSE CREDIT UNION

- For every friend you refer, receive a chance to win a Family Fun Pack at a local business!
- Every referral who chooses our direct deposit service receives \$50 FREE in their account.

FAMILY FUN PACKS

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Regal Cinemas

York Revolution
Hickory Falls

It's all part of giving back to our members,
as a thank you for spreading the word.

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.

Send application to Deb Kauffman, CCUE/CEO at dkauffman@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

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After 6 billing cycles the Balance Transfer Rate changes to our everyday low rates. Some restrictions apply, must be eligible for membership to apply



SCHOLARSHIP CONTEST

SPONSORED BY: YORK CHAPTER OF CREDIT UNIONS

In the spring of 2016, the York Chapter of Credit Unions will award two scholarships valued at \$500.00 each to two eligible York County credit union members.

Each scholarship will be awarded to a student who will be graduating in this current school year (2015/16). Must also be a York 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 2016.

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



Applications can be obtained at any one 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, 2016 AND MUST INCLUDE ALL REQUESTED ITEMS IN ORDER TO BE CONSIDERED.

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 2, 2016 to read their essay and receive their scholarship check.



Debra A Kauffman, CCUE
dkauffman@whiterosecu.com

PRESIDENT'S MESSAGE

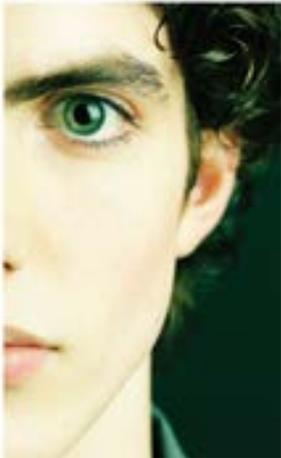
I'd like to thank all of our members, for another productive year at White Rose. Our biggest success for 2015 was the building of the Dallastown Branch and relocating our Red Lion Branch there. Without your trust, loyalty and dedication, we couldn't have accomplished as much as we did last year.

One of the biggest topics of conversation this year has been if the Federal Reserve would ever start raising the rates. We have seen the Economy pick up, with the increase of consumer spending and lending. White Rose has seen this with a substantial increase in our loan portfolio in 2015. At this time the Federal

Reserve is still planning on discussing the increase on December 17, 2015. We will be paying close attention to the market and will keep our rates competitive.

To the Board of Directors and all of the staff, I send a very grateful "Thank You" for giving their time, talents and ideas to move this credit union forward for you, the member. With their support and hard work, White Rose Credit Union remains very strong and capable of fulfilling all of your financial needs.

Debra A Kauffman, CCUE
dkauffman@whiterosecu.com



I LIKE KNOWING MY MONEY IS SAFE.

I LIKE KNOWING IT WILL STAY IN THE COMMUNITY WHERE I LIVE—NOT BE BUNDLED INTO SOME WEIRD INVESTMENT PRODUCT SOLD ON WALL STREET. I LIKE KNOWING THAT I CAN TRUST THE PEOPLE HELPING ME, BECAUSE I KNOW THEY'RE NOT DRIVEN BY PROFIT. THEY'RE PEOPLE-DRIVEN. LIKE, LITERALLY. THEY'RE NOT-FOR-PROFIT AND THEIR PHILOSOPHY IS "PEOPLE HELPING PEOPLE." I LIKE KNOWING THAT I MATTER HERE: THAT MY VOTE COUNTS AS MUCH AS ANYBODY ELSE'S, EVEN IF I ONLY HAVE \$20 IN MY SAVINGS ACCOUNT. I LIKE KNOWING THAT I'M PART OF A 160-YEAR-OLD MOVEMENT, ONE THAT'S SUSTAINABLE, THAT'S ALL ABOUT STRENGTHENING COMMUNITIES AND IMPROVING THE QUALITY OF LIFE FOR EVERYONE.

ANYWAY, THAT'S WHY I'M A CREDIT UNION MEMBER

OUR ANNUAL MEETING
A Meeting With a Difference

March 28th at 5:30PM

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

Another member discount just for WRCU...

Planning for your family's future.

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All Notary fees are waived for WRCU members for these services

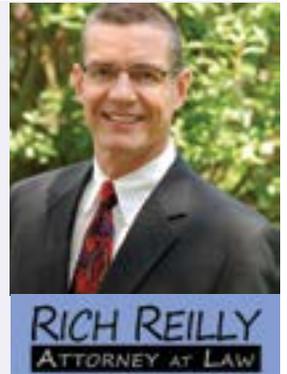
PRICES FOR SIMPLE WILLS:

Single Individual: \$50
Couple: \$75

PRICES FOR WILLS WITH TRUSTS:

Single Individual: \$75
Couple: \$100

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LOVE YOUR SAVINGS

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

White Rose Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts.

So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

**Based on individual roadside assistance plan*

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 financial institution, an intermediary financial institution or 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.





SAVE THE DATES

- JANUARY 1ST** – Closed For New Years
- JANUARY 18TH** – Closed For MLK Jr Day
- FEBRUARY 15TH** – Closed For Presidents Day
- MARCH 13TH** – Scholarship Application is due for York Chapter of CU's
- MARCH 19TH** – Member Shred Day
- MARCH 28TH** – ANNUAL MEETING
- APRIL 23RD** – Go Green In The City

Community Shred

March 19th 2016 from 9–11am

**Continental Paper Grading
3350 Concord Road • York PA 17402**

**FREE FOR ALL WRCU MEMBERS,
FRIENDS AND FAMILY MEMBERS**



LOCATIONS

EAST YORK BRANCH
3498 Industrial Drive
York, PA 17402
717.755.9773 or
TOLL FREE 888.755.9773

WEST YORK BRANCH
1529 Rodney Road
York, PA 17408
717.767.5395

HANOVER BRANCH
1001 Carlisle Street
Hanover, PA 17331
717.630.8939

DALLASTOWN
160 East Main Street
Dallastown, PA 17313
717.244.4586
TOLL FREE 888.755.9773

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HANOVER AND DALLASTOWN
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Lobby 9:00 – 5:00
Drive Thru 8:30 – 6:00
SATURDAY
Lobby & Drive Thru 9:00 – 1:00

DOWNTOWN YORK BRANCH
107 E. Philadelphia Street
York, PA 17401
717.846.1156

MON / TUE / WED
Lobby 9:00 – 4:30

THURSDAY
Lobby 9:00 – 5:00

FRIDAY
Lobby 8:00 – 5:00

The smarter way to your biggest refund

WRCU has teamed with the Love My Credit Union Rewards TurboTax program to offer our members savings of up to \$15 on TurboTax federal products. This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

*Plus, you can save up to \$15 on TurboTax federal products. **Start TurboTax now!***

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
- Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card
- Receive a \$100 gift card and smoke communicator with a new ADT monitored home security system
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop



VOLUNTEER INCOME TAX ASSISTANCE

Need help to get your taxes prepared?

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

Call VITA at 71.854.2244 After January 11th to schedule your appointment.

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