

Our branch that never closes

Resources available online 365 days a year, 24/7 at whiterosecu.com

Community Involvement



From day one, we've told you that we care. It's your life. It's our community. We are dedicated to the ones that we serve. We've created an online hub of community involvement to keep you in the loop of our latest action and participation in the area in which we all live. Find our community involvement page under our story at whiterosecu.com.

Banking Online



Our website allows you to apply for loans, mortgages, and Skip-a-Pay. You can do this without picking up a phone or stepping foot outside! You can also access Online Banking to control your finances right from the comfort of home.

Free Services



You'll find information on all the free services that White Rose Credit Union offers on our website, to save you money! In addition you will find access to all services we offer and how to get them.

How-To Videos



We've compiled a library of how-to videos, featuring tutorials on our products and services. Learn how to sign up for Online Banking, Skip your loan payment, sign up for eStatements and more, all with step by step videos. Find the how-to library under the resources section of whiterosecu.com.

Scan the QR Codes with your phone's camera to open the links!



Free Services



How-To Videos

President's Message

Debra A. Kauffman, CCUE
dkauffman@whiterosecu.com



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

As we head into the last few months of the year, I think it is always good to look back over the year. I review what needs improved upon, where our successes were and where we need to move toward. As with almost everyone else in the world, this has been a year like I have never seen before.

Rather than focus on all the negative connotations of Covid-19, I would like to highlight some of what White Rose has been doing since March. Not only for the safety and soundness of our staff and membership but also for the safety and soundness of the credit union as a whole.

Lobby Visits: Monday through Friday the lobbies are available for business during our normal hours. The doors are locked, and intercom systems are being installed by the end of August. This is to protect everyone by giving our staff time to identify the member behind the mask, before entering the lobby. Our staff continues to provide excellent member service with a smile, just behind plexiglass and masks. We recommend using our hand sanitizer which is available in all the lobbies. Saturdays, the lobbies remain closed, except by appointment only.

Meetings: Our Department Managers and Senior Management have continued with our weekly meetings. Even though we have more people on the conference call than in person, they continue to be very productive. Senior Management uses video conferences on a weekly basis to stay updated. Conference calls are being used for our monthly Board Meeting as well as our Committee Meetings. Our Strategic Planning was postponed in March and then reconfigured to be a video conference. Our meetings look different than before, but now, it has become business as usual as we focus on moving White Rose forward.

Social Distancing, Contact Tracing, PPE (personal protective equipment) and Contactless Delivery are just a few of the new terms that have become a part of our daily conversations. Much of the rest of this year is still in question such as school, fall sports and even the Farm Show. I want you to know that we truly are in this together. White Rose continues to be committed to providing excellent member service and access to your accounts and loans all while we continue to follow the business guidelines required by the CDC (Center for Disease Control and Prevention) and the PA Dept of Health.

Stay Safe and Healthy!



**Fall in love with no
payments for 90 DAYS!**

With a White Rose Credit Union Auto Loan



October Auto Loan Special!

Apply now at whiterosecu.com or call 888.755.9773



Credit and Debit Points Program Notice

White Rose Credit Union is changing card processors effective November 2020. During the transition our points program will not be redeemable or accumulating between 9/1/2020 and 11/16/2020.

International Credit Union Day

Thursday, October 15th 2020

Join us in celebrating the #CUDifference on October 15th! ICUD is a day to raise awareness about what it means for members around the world to have a credit union as their financial partner.



Must qualify for membership. Offer available October 1, 2020 - October 31, 2020. Some restrictions apply. Federally insured by NCUA.



Olivia's House

Community Spotlight with Administrative Director Michelle Fox



Olivia's House is an organization of caregiving professionals and volunteers committed to supporting grieving children. Its purpose is to facilitate healing through grief and loss education.

As the premier free-standing, independent grief and loss center, we are dedicated to having the capabilities to support the growing needs of the community. In doing so, Olivia's house will become the primary resource for local and national grief and loss education. Olivia's House offers two loca-

tions, York and Hanover.

How have your operations changed since the COVID 19 Pandemic?

Prior to COVID-19, all services offered at Olivia's House were done in-house. When the pandemic forced business to temporarily close their doors, we had to postpone our programs. Thankfully, our quick thinking, creative and intuitive program team were able to write a virtual program that adapted our traditional service to allow children and their families to access Olivia's House virtually. We even held our first virtual fundraiser, our annual Olivian Gala, which turned out to be a great success due to the community's support!

Is there anything you'd like to say to our members?

Thank you! It is a trying time for all of us, and the funding we rely on, is struggling because of COVID-19. The fact that you are willing to support our mission means the world to us. We are grateful for the recent donations through your Jeans for a Reason program, so again, to all the White Rose staff and members, thank you!

How can people help?

One of the ways you can help is through volunteering. Volunteering opportunities include front desk help, light housekeeping or gardening. If you like to bake, we are always searching for cookie bakers to provide a snack during our programs. There is also an opportunity for volunteers to be trained as Companions who want to work alongside the children in our programs.

Another great way to help is through our wish list. Our wish list includes very important items that are used on a regular basis at Olivia's House. The items can be purchased and delivered to the center should anyone "wish" to help our mission in this wonderful way. We also have an Amazon wish list that can be found on our website, too.

Visit www.oliviahouse.org to learn more and explore ways to help. You can also find Olivia's House on Facebook, Instagram, Twitter and YouTube.

oliviahouse.org

Congrats to our 2020 WRCU Scholarship Recipients



Pictured is 2020 winner **Carly Sotdorus** with White Rose Credit Union President/CEO Debra Kauffman.

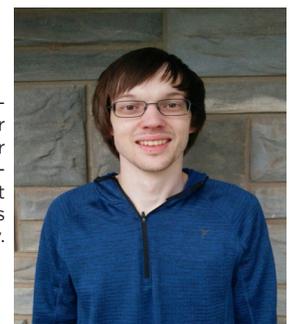


Pictured is 2020 winner **Asher Ruppert** with White Rose Credit Union Lending Vice President Laura Combs.

2019 recipients received additional rewards in honor of continuing their education and achieving passing grades this year.



Pictured is 2019 recipient, Anna Hallet Gutierrez. Anna is continuing to pursue her education at Bard College and Conservatory.



Pictured is 2019 recipient, Christopher Nuzum. Christopher is continuing to pursue his education at Western Governors University.



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

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

Go Branchless

Get your finances at your fingertips.

With the rise of mobile technology, financial security and digital communications, there has never been more of a push for digital than now. COVID 19 has forced us all to rethink the way we do things. As a result of the pandemic and increased safety precautions being mandated across the country, many people feel reluctant to do business in person. With a full lineup of online services to support your financial needs from anywhere, White Rose Credit Union is committed to serving you. Even at home.

Online Banking

One of the best steps you can take is signing up for Online Banking. Not only will this help you reduce paper clutter, but it will prevent the spread of germs, and promote social distancing. Having your finances at your fingertips allows you to take control of your money from the comfort of your own home. With White Rose Credit Unions Online Banking platform, you can check your balances, view statements, monitor transactions, move money between accounts, download account information and even pay WRCU loan payments.

Sign up for beautifully designed *eStatements* right to your inbox by accessing Online banking or the WRCU Mobile App.

Use *Remote Control Cards* to instantly enable or disable your debit or credit card. Using the tool, you can deactivate your debit and credit cards when you do not need it or have misplaced it to protect against unauthorized use. You are in control, anytime, anywhere!

Enable *eAlerts* to receive up-to-date notifications on your accounts such as balance changes, deposits, loan payments, withdrawals, advances and checks. This way you are always in the know, no matter what.

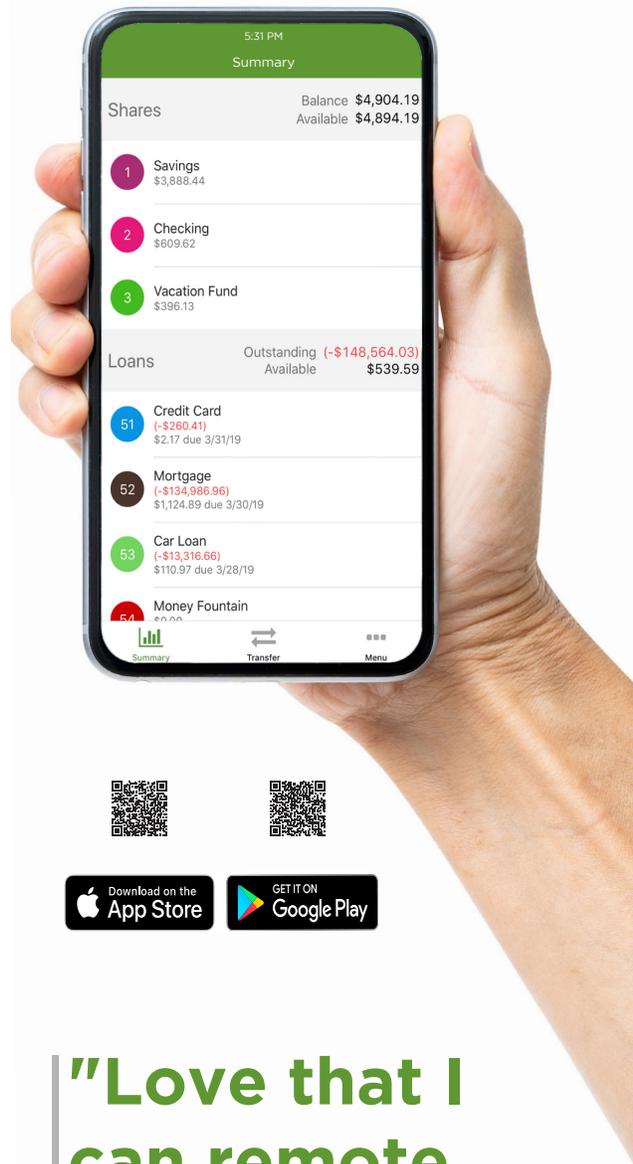
Mobile Banking

You can download the WRCU Mobile App for your banking needs on the go! With all the amenities of Online Banking right on your phone, you can be your own personal teller. Remote Deposit Capture on the mobile app, allows you to take a photo of a check you wish to deposit, and the funds will go into your account. Find us on the App Store, or the Google Play Store.

Online Bill Payer

Online Bill Payer makes paying bills less painful, reduces the risk of identity theft, carries environmental perks, and even gives you greater control overpaying off credit cards and other debts. With our interactive Online Bill Payer platform, available through Online Banking, you can schedule payments to take place on a set date every month, schedule payments weeks in advance, or simply go online to make payments that are delivered in two to three days.

Even though you may be spending less time in our lobbies, you can still stay connected! Find White Rose Credit Union on Facebook, Instagram, LinkedIn, and YouTube. Stay up to date on the latest news, promotions, events and even giveaways every now and then. Apply for loans, mortgages, and credit cards all through www.whiterosecu.com. Through the phone, the computer, drive-thru or lobby, we are always eager to offer you the best service possible. Thank you for choosing us as your financial cooperative. It's your life. We care.



"Love that I can remote deposit checks. Great app!"

- Current Mobile Banking User

You'd be happy too if you just saved thousands on college.

The average Edmit family saves over \$5000 in college costs.

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As we all are adjusting to the new norms of our society and communities; it is important to stay alert to those who have developed new ways to scam citizens. Since the beginning of the COVID-19 Pandemic, fraudsters have devised several new scams and revised some oldies but goodies. WRCU wants to take this opportunity to provide each of our members with the information needed to protect yourself. So far, the scams include:

1. New account and Identity Theft: Today's vast virtual environment has opened the doors to scammers finding new ways to take advantage of remote access. Fraudsters are increasingly seeking opportunities to exploit vulnerabilities as they relate to social media, password cracking, malware, and ransomware. Stay alert and make sure that when you access your WRCU home banking and mobile banking that you avoid public WiFi. Keep your passwords secure and make them complex.

2. Imposter and money mule schemes: No one is going to give you "free" money. Imposter and mule schemes look for individuals that will accept fraudulent deposits and/or checks. You will be asked to send a portion of the funds via Western Union or Money Gram. The fraudster will tell you that the check or the deposit is perfectly legitimate, and your credit union should have no issues. This is not the case. When notification is received that the original deposit is fraud; the money must be sent back which may result in negative balances. If you notice that your balance is higher than you expected, call WRCU and we can help you determine if the funds are legitimate. We are always here to help our members.

3. Small Business Administration Loan Fraud: Many local small businesses are applying for grants to help cover expenses during this time of great uncertainty. However, scammers are completing erroneous grant applications and having the funds deposited into individual ac-

counts and credit unions and banks nationwide. This is federal money so please do not help anyone trying to complete grant applications. Review your statements each month and report any strange deposits to WRCU immediately.

4. Unemployment Insurance Fraud: Local law enforcement has reported a substantial amount of fraud as it relates to Unemployment Deposits and Money Cards. Reports from local Pennsylvania news affiliates have posted warnings about fraud deposits and cards. Theft of personal information has contributed to a rise in unemployment fraud cases. Residents are urged to contact the PA Department of Labor and Industry. WRCU asks that you monitor your monthly statements and report any strange deposits immediately so we can take appropriate steps to protect you and your account.

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

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Share the sugar with a Holiday Loan!



Receive a \$20 Amazon Gift Card with every application!*

Signature Loans from \$250-\$20,000
with rates as low as 8.99% APR*

Apply online at whiterosecu.com or call 888.755.9773



*Annual Percentage Rate (APR). Must qualify for membership. Some restrictions apply. Federally insured by NCUA.



Because of you, we were able to help these organizations in our community.

- Central York School District
- Dallastown Area School District
- YWCA
- Olivia's House
- The American Red Cross
- The Alzheimer's Association
- Crispus Attucks
- Special Olympics
- Northeast Neighborhood Association
- York County Food Bank
- Cystic Fibrosis Foundation
- Youth Development Center
- Mason Dixon Soccer League
- Inclusive Arts Movement York
- Accountability for Life (AFL)
- Opera Susquehanna
- Not One More - York Chapter
- Tennis for Kids York
- Wellspan Cancer Patient Help Fund



3498 Industrial Drive
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.

September

3rd



ONE DAY LOAN SALE

\$3,000
3.99% APR*
36 Months

Payments as low as \$88.57 a month!

One day only!

No fees!

Apply online or in-branch by 11:59 PM on 9/3/2020

*Annual Percentage Rate (APR). Valid 9/3/2020 only. Must qualify for membership. 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 Lobby - 9am - 5pm Drive Thru - 8:30am - 6pm 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		
Labor Day 9/7	Christmas Eve 12/24 at 12pm	New Year's Eve 12/31 at 1pm
Columbus Day 10/12	Christmas Day 12/25	New Year's Day 1/1
Thanksgiving 11/26		