WHITE ROSE CREDIT UNION

It's our community. We care.

NEWS REVIEW
April - June 2021

Home Equity Line of Credit

No fees

1.99% APR* introductory rate

Enter to win a $500 Visa Gift Card!**

Apply today at whiterosecu.com

*APR (Annual Percentage Rate). After the 1.99% APR introductory rate for 6 months the rate will be based on the Wall Street Journal Prime Rate. Promotion ends 6/30/2021. Must qualify for membership. Some restrictions apply. $10,000 increase required when refinancing to obtain the no fee special. **New and existing HELOCs must draw $1,000 to be entered into gift card giveaway. Federally insured by NCUA.

EQUAL HOUSING OPPORTUNITY

President's Message

Debra A. Kauffman, CCUE
dkauffman@whiterosecu.com

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

COVID-19 has transformed our routines, businesses, community economies and permeated every aspect of our lives since March of 2020. Extremely low interest rates and a worldwide shutdown paved the way for a year like no other.

White Rose Credit Union continues to implement a safe and healthy environment for our employees and members, while remaining available to provide the best service possible. The cooperation and resilience of our members and staff helped White Rose through a very trying and uncertain year with flying colors.

The White Rose Team has continued to move our products and services forward. Our credit and debit card platform conversion has been successfully completed. Don't miss out on all of the new services that are available like CardValet® and uChoose Rewards®. CardValet will send you notifications about your debit and credit purchases based on location, amount, etc. uChooseRewards, our new debit and credit rewards program, allows you to earn points for every purchase. Begin redeeming your points by going to uChooseRewards.com and registering. I am also very pleased to announce that the Digital Wallet feature is now available for your White Rose Credit Union cards. Start paying with your phone by adding your cards to Apple Pay®, Google Pay™, or Samsung Pay®. Lastly, our new East York Branch on East Market Street is starting to take shape. We will keep you updated as we get closer to an opening date.

Stay safe and healthy.

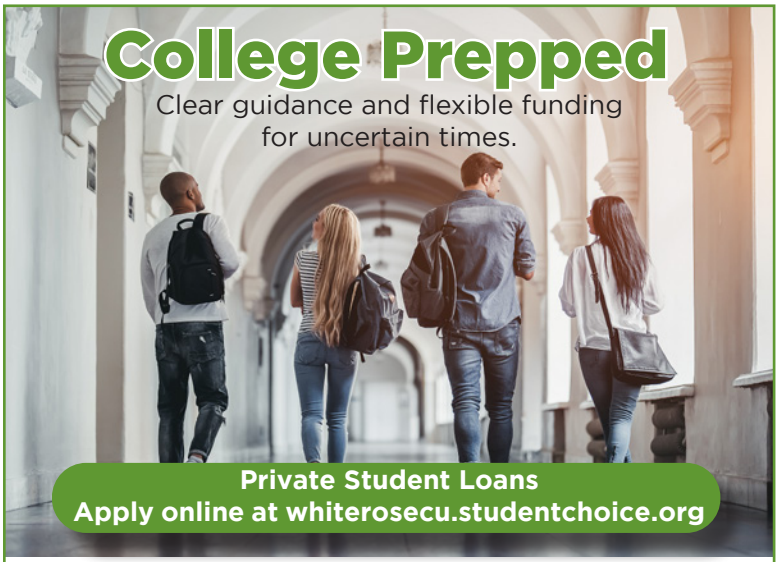
Debra A. Kauffman
President/CEO

uChoose Rewards® and CardValet® are registered trademarks of Fiserv, Inc.

Apple Pay is a trademark of Apple, Inc, registered in the U.S. and other countries. Google Play is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

College Prepped

Clear guidance and flexible funding for uncertain times.



Private Student Loans
Apply online at whiterosecu.studentchoice.org

WHITE ROSE CREDIT UNION
It's your education. We care.

CREDIT UNION Student Choice

Must qualify for membership. Some restrictions apply. Federally insured by NCUA.

Board of Directors

Thank you for serving your credit union!

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Chairperson
Electronic Security Committee Chairperson
Scholarship Review Committee

John A Brownlee Jr.
Vice Chairperson
Asset Liability Committee Chairperson
Electronic Security Committee

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Christopher M Derouaux
Electronic Security Committee
Policy Review Committee

Debra A Kauffman
Treasurer
Policy Review Committee
Electronic Security Committee
Asset Liability Committee
Scholarship Review Committee
Personnel Committee

Online Appointment Scheduling Now Available

Visit whiterosecu.com and find the "Schedule an Appointment" button at the top of our page.

PLEASE INQUIRE ABOUT OUR SPONSOR PROMOTIONS

LOVE MY CREDIT UNION REWARDS · truSTAGE TruStage Insurance Agency · intuit turbotax · SimpliSafe

As part of many member benefits at White Rose Credit Union, our sponsors offer discounts on their products and services. Speak with one of our Member Service Representatives to learn more.

NCUA

This credit union is federally insured by the National Credit Union Association.

Tackling High Interest Debt First is Key to Financial Freedom

With tax season bringing on income tax returns, and stimulus checks arriving for many Americans, the extra cash has paying down debt on everyone's mind.

One of the most important factors you need to look at when evaluating your debt is your interest rate. If you have multiple balances such as credit cards and loans, you'll want to work on paying down your balances that have the highest interest rates first.

Paying down the higher interest debt, could save you hundreds, or even thousands in the long run. No matter what you owe on a debt, the higher the interest rate, the more you'll be repaying. As that debt sits, interest accrues, and burns a bigger whole in your wallet than your minimum payment would normally cost you.

For example, if you have a store credit card sitting at the average 12-18% interest rate, you'll be overpaying for interest much more than you would for a personal loan at a 6% interest rate.

By paying off those high interest balances, you'll be saving more money in the long run, allowing you to put that extra cash towards more of your financial goals!

At White Rose Credit Union, we are committed to helping our members unlock their financial freedom and live their lives with happiness. It's your life. We care.

Visit whiterosecu.com or call 888-755-9773 for insights regarding your financial wellness.

APRIL IS YOUTH MONTH

Join us as we celebrate youth savings and the importance of children in the credit union movement!

Contests and giveaways!

Scan the QR code with your smartphone's camera to learn more about Youth Month 2021 or visit whiterosecu.com

Powerful Card Management at your Fingertips

- Enable or disable debit and credit cards
- Set geographical restrictions on purchases
- Restrict transactions based on merchant types
- Establish transaction limits
- Set up card alert notifications
- Add notes and tags to transactions

Download on the App Store | GET IT ON Google Play

Card Valet

CardValet® is a registered trademark of Fiserv, Inc.

Upcoming Events

May 2021 - PB&J Drive

We will be collecting jars of peanut butter and jelly for Chrystal's Place, operated by the Northeast Neighborhood Association. NENA provides food, clothing, and resources to community members in York City.

IT Corner

A message from our Risk and Compliance Manager

When is the last time you reviewed the passwords to your bank account, e-mail or credit card accounts?

Make your password long, strong and complex. Use at least 12 characters, with uppercase and lowercase letters, numbers, and symbols. Avoid using common words, phrases and information.

Don't reuse passwords used on other accounts. Use different passwords for different accounts, so if one gets hacked, the others can't be accessed.

Select Strong Security Questions. Only use information that only you know the answer to.

Use multi-factor identification. When possible, two-factor authentication requires your password and an additional piece of information to log in, often by a code sent to your phone or random number generated by an app or token.

Consider a password manager. Store your passwords safely in a reputable password manager, an easy access application that safely stores your account information.

Change passwords quickly if there is a breach. If you receive a notification from a company about a possible breach, change that password and any account that uses a similar password immediately.

- Federal Trade Commission

WHITE ROSE CREDIT UNION

It's our community. We care.

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.

LOCATIONS AND HOLIDAY CLOSINGS

DALLASTOWN BRANCH
160 East Main Street
Dallastown, PA 17313
717.244.4586 • 717.244.4587 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

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

MONDAY - WEDNESDAY
Lobby: 9am - 4:30pm
THURSDAY
Lobby: 9am - 5pm
Friday
Lobby: 8am - 5pm

EAST YORK BRANCH
3498 Industrial Drive
York, PA 17402
717.755.9773 • 717.840.9452 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

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

MONDAY - WEDNESDAY
Lobby: 9am - 4:30pm
THURSDAY
Lobby: 9am - 5pm
Friday
Lobby: 8am - 5pm

WEST YORK BRANCH
1529 Rodney Road
York, PA 17408
717.767.5395 • 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

HOLIDAY CLOSINGS: Memorial Day 5/31

TOLL FREE 888.755.9773 | whiterosecu.com