

April - June 2025

White Rose Credit Union

# NEW\$ REVIEW



Visit our  
website!



## UPCOMING EVENTS

APR 1 - 30 | Youth Month

APR 1 - 30 | Candy Sales for  
Give Local York

MAY 26 | Memorial Day

JUN 19 | Juneteenth

## IN THIS ISSUE...

- ✓ Letter from the CEO
- ✓ 2024 Community Impact
- ✓ IT Spotlight: Common Scams

## WRCU IN THE COMMUNITY

- 1 Staff enjoyed a fun night out celebrating the holidays and the 2024 year at the annual holiday party, held at the Great American Saloon.
- 2 Bryan C. Smith, President & CEO celebrated his 10 year Anniversary at White Rose Credit Union! Thank you, Bryan for an incredible decade of leadership and service.
- 3 Jennifer Martyn, Training Manager, and Megan Thoman, Marketing Manager, set up a booth at Central York High School's Diversity Celebration.



QUARTERLY NEWSLETTER

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Bryan C. Smith, CCUE  
President & CEO  
bcsmith@whiterosecu.com

Dear Valued Members,

As we welcome the arrival of spring, I am delighted to share some exciting updates and reflections with you. I want to express my heartfelt gratitude for your continued trust and support. Your loyalty and engagement are the cornerstones of our success, and we are committed to serving you with excellence and dedication. Our Member Appreciation and Shred Event is being held on Saturday, April 19, 2025. This will be held at our Corporate Office from 8:00 am to 11:00 am and we hope to see you there for secure document shredding, food, games and prizes!

We have several exciting lending promotions happening this Spring. I encourage you to take advantage of our loan promotions and apply for a Home Equity Fixed Loan or a Home Equity Line of Credit. These Home Equity Loan products will have zero closing costs and no appraisal fees! We also have the opportunity to help qualified first time homebuyers receive \$15,000 in grant funds via the First Front Door Program. Please schedule an appointment with us to discuss the details of these opportunities which are only available for a limited time.

As we look ahead, we remain committed to our mission of fostering financial well-being and community growth. We are proud to be your trusted financial partner and are dedicated to helping you achieve your financial goals.

Sincerely,

Bryan C. Smith

# MEMBER APPRECIATION & SHRED EVENT



**SATURDAY**  
APRIL 19, 2025



**8-11 AM**



**CORPORATE OFFICE**  
3498 INDUSTRIAL DRIVE  
YORK, PA 17402



We hope you will join us for a **FREE** Document Shredding Event for members and their families! Park and stay **OR** drive up and drop off your items. Food while supplies last!

## WHITE ROSE SUPPORTS SPCA



White Rose Credit Union raised over \$500 from a recent Jeans for a Reason drive to donate to the York County SPCA.

### First Front Door

*Buying your first home?*

*You could get grant funds to help with your down payment and closing costs!*

Talk to us to learn more about the First Front Door (FFD) program.



**Get \$15K Grant Funds**



### CANDY BAR SALE!

**All Proceeds Benefit Give Local York**

**\$2.00 EACH**



Purchase in your local branch 3/1/2025 - 4/30/2025



# WRCU SPONSORS MINI-THONS

White Rose Credit Union proudly sponsored local high school Mini-Thon at Central and Dallastown. Denise Best and Megan Thoman presented a check on the Dallastown Mini-Thon stage.

Mini-Thon is a year-long fundraising program for K-12 students aimed at fighting childhood cancer. It is modeled after the Penn State IFC/Panhellenic Dance Marathon (THON) and raises funds for Found Diamonds.



## 2024 Community Impact

The credit union difference in action.



# 11,267

Members served at 4 public branches and 1 high school branch



## \$5,863

raised by employees through Jeans for a Reason.

# 4000

hours

worked by employees for the Charitable Time Off Program.



## 230



students at 3 different schools participated in the Mad City Money budget simulation.

## 1.5k

candy bars sold for Give Local York.

# 6

in branch drives

# 40

Over 40 Local Organizations benefited from White Rose Credit Union



## 90lbs.

of food collected for the York County Food Bank.



## 4,000

steps walked in high heels for Walk-a-Mile in Her Shoes.

### THANK YOU TO OUR DEDICATED BOARD OF DIRECTORS

James R. Sanford, John A. Brownlee Jr., Keith A. Cosgrove, Christopher M. Derouaux, George V. Watson

## IT SPOTLIGHT: COMMON SCAMS



Credit unions are not immune to scams. Here are some common scams that members should be aware of:

### PHISHING AND SMISHING SCAMS

Phishing involves scammers sending emails that appear to be from your credit union, asking for personal information like account numbers, passwords, or PINs. Smishing is similar but occurs via text messages. These messages often claim there is a problem with your account and prompt you to click on a link or provide sensitive information.

### PHONE CALL SCAMS

Scammers may call pretending to be credit union employees, asking you to verify your identity by providing personal information. Once they have your information, they can access your account and steal your money.

### IMPOSTER SCAMS

Imposters might pose as representatives from government agencies, tech support, or even family members. They often create a sense of urgency, asking for money or personal information to resolve a fabricated issue.

### ONLINE SHOPPING SCAMS

Scammers create fake websites that mimic popular retailers. They take your money and payment information without delivering the products.

### INVESTMENT SCAMS

These scams promise high returns with little to no risk. Common types include Ponzi schemes and pyramid scams, where returns are paid to earlier investors using the capital from new investors. Be wary of any investment opportunity that seems too good to be true.

### PROTECTING YOURSELF

**Verify Communications:** Always verify the source of any communication claiming to be from your credit union. Contact WRCU directly using a known phone number.

**Monitor Accounts:** Regularly check your account statements for any unauthorized transactions.

**Educate Yourself:** Stay informed about the latest scams and how to avoid them.

By staying vigilant and informed, you can protect yourself from these common scams and keep your finances secure. --

## YOUTH MONTH

CELEBRATE  
WITH  
WRCU  
IN APRIL!



Open a **SPROUT** Savings Account

For every deposit of at least \$1.00\* into your Sprout Account, you will be entered into a drawing to win prizes!



\*Must qualify for membership. Some restrictions apply. Winners will be announced May 30, 2025.





Corporate Office  
3498 Industrial Drive  
York, PA 17402

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**It's your life. We care.**

## UPCOMING HOLIDAY CLOSINGS

Memorial Day | **MAY 26**  
Juneteenth | **JUN 19**  
Independence Day | **JUL 4**

## 4 CONVENIENT LOCATIONS

<b>East York</b> 3606 E. Market Street York, PA 17402	<b>Downtown</b> 107 E. Philadelphia Street York, PA 17401
<b>Dallastown</b> 160 E. Main Street Dallastown, PA 17313	<b>West York</b> 1529 Rodney Road York, PA 17406



Visit [whiterosecu.com](http://whiterosecu.com) for a detailed listing of addresses and hours.

**Let Your Home's Equity Bloom this Spring.**

**LOW, FIXED RATES!**  
**1.99% APR\*** Introductory Rate on New HELOCs.

**Zero Closing Costs.**  
**NO Appraisal Fee!**



**WHITE ROSE**  
CREDIT UNION  
[whiterosecu.com](http://whiterosecu.com)



\*APR = Annual Percentage Rate. Must qualify for Membership. Some restrictions apply. Limited time offer. 1.99% APR on new HELOCs for the first six billing cycles. TLTV up to 80% No Fees. No appraisal required on TLTV up to 80%. Zero closing cost. Federally insured by NCUA.

📍 3498 Industrial Drive, York, PA 17402

🌐 [whiterosecu.com](http://whiterosecu.com)

☎ (717) 755-9773

