



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • April, 2007




HOME BANKING IS HERE!

Access to the Whiting Refinery Federal Credit Union will no longer be limited to normal business hours thanks to online access. You can check account balances, see whether a certain check has cleared or a deposit has been credited to your account, and transfer funds between accounts.

To Sign Up For This Service, please call the credit union to have a PIN issued to you. Once you have your pin, you will be able to go to our web site www.wrfcu.org and log on. Its that simple!

Online access offers all this from the comfort and safety of your home, anytime day or night. And don't worry about the safety of your account information – our web site uses state-of-the-art encryption. So pour yourself a cup of coffee, slide into those bedroom slippers and have a seat in front of your PC screen. Your credit union accounts are, literally, at your fingertips.



PLEASE REMEMBER that the Credit Union will *never* e-mail you regarding your Home Banking information. Be aware that there are phishing scams that may ask for your information through an official looking e-mail.

GET YOUR FREE CREDIT REPORT TODAY

*Checking your credit report
once a year*

*is one of the smartest
financial moves you can make
– even if you think you're
report is squeaky clean.
Thanks to recently passed
federal regulations,
consumers are entitled to one
free credit report annually.*

YOU CAN ORDER YOUR FREE REPORT 3 WAYS:



1. Call 1-877-322-8228



2. Visit www.annualcreditreport.com
to get your report online.



3. Mail a request form to:

Annual Credit Report Request Service
P.O. Box 105281, Atlanta, GA 30348-5281

The request form is available at
www.annualcreditreport.com/cra/requestformfinal.pdf

Even if you believe your credit report is fine, an annual check is one of the best “early warning signs” of identity theft. You can also see if any inaccurate information has been reported to any credit bureau and correct the mistake.

Your credit union, like other financial institutions, relies on your credit report to make loan-granting decisions. We want to make sure your credit report is up-to-date and accurate. An annual checkup is one of the best ways to ensure that. Don't wait – do it today!



Electronic BILL PAY SURVEY

The credit union is looking into the possibility of offering Electronic Bill Pay through our Home Banking system. If we offered this service free to the membership, it would cost the credit union approximately \$4.29 per month per user (ex: If we had 300 members sign up it would cost the credit union \$1,287.00 per month or \$15,444.00 per year). Do you feel this is a cost the credit union should incur and if so, would you sign up and use this service?

PLEASE CHECK ONE ITEM BELOW:

Yes, I would use this service.

No, I would not use this service.

PLEASE CHECK ONE ITEM BELOW:

I feel that this service could get very costly.

I feel this service is worth the expense even if it means possibly lowering the Interest paid on savings and certificates and increasing loan rates.

Please respond to this survey by 4/30/07. You can mail it to the Credit Union (1339 - 119th Street, Whiting, IN 46394), drop it off at the Credit Union or E-Mail us with your Comments to wrfcu@sbcglobal.net. Thank you!

72ND ANNUAL MEMBERSHIP MEETING

This year's Annual Membership Meeting was held on Monday, March 19th at St. John Panel Room. During the meeting an election of Board Members was held. The following is a list of the Board of Directors for 2007.

- * MARIE HARMON *
- * ROBERT A MARKOVICH *
- * CATHRYN STACHURA *
- * DAVID L KIRCHHOFF *
- * PAULA ROGERS *
- * EDWARD J STRBJAK *
- * JOHN J LOMAX *
- * JOHN A SLADE *
- * GEORGE TOTH *

RETURN ADDRESS POLICY

If you're planning to move shortly or have already moved, it is very important to inform the credit union of your new address and phone number as soon as possible. By letting us know, we won't lose you and you won't lose valuable time in receiving your mail from us.

Also, effective immediately, if at any time we receive a notice of address change from the post office and we are charged for that change, the cost will be passed onto you, the member, by a \$2.00 fee (Postage & Handling).

WRFCU AUTOMOBILE LOANS

New - 4/1/2007

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	4.80%	100%	36 Months
2007	4.90%	100%	48 Months
	5.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	6.00%	100%	72 Months
2007	7.00%	100%	84 Months
OVER \$20,000.00			
2006	5.00%	100% Book Value	36 Months
	5.25%	100% Book Value	48 Months
2005	5.50%	100% Book Value	48 Months
2004	5.25%	75% Book Value	42 Months
	6.00 %	100% Book Value	42 Months
2003	5.25%	70% Book Value	42 Months
	6.25%	100% Book Value	42 Months
2002	5.25%	65% Book Value	36 Months
	6.25%	100% Book Value	36 Months
2001	5.50%	60% Book Value	24 Months
	6.50%	100% Book Value	24 Months
2000	5.75%	50% Book Value	24 Months
	6.75%	100% Book Value	24 Months

DIVIDEND NEWS

The Board of Directors declared to pay 2.50% APR/2.52% APY on all eligible share accounts for the First quarter of 2007 payable April 1, 2007.

CERTIFICATE RATES

1 Year (\$1,000.00 min) 5.00%APR/5.12%APY
2 Year (\$1,000.00 min) 5.25%APR/5.38%APY

SIX FLAGS GREAT AMERICA

TICKETS

Tickets go on sale 3rd week of April.
Ticket price - \$34.00/Adult over 54"

LOAN RATES

SIGNATURE LOAN (\$10,000 maximum)

7.00% 12 Months
9.50% 48 Months

SHARE PLEDGE LOAN

4.50% 60 Months

STOCK LOAN (50% Market Value)

5.00% 60 Months

EDUCATIONAL LOAN

7.00% 48 Months

MORTGAGE LOANS

Our low loan rates change often. Call Ted Izak at Lake Mortgage for more information or to apply for a loan. 219-769-5941 or 1-800-627-5566.

Whiting Refinery Federal Credit Union

SERVING OUR MEMBERS SINCE 1935

1339 - 119th Street,
Whiting, Indiana 46394
(219)659-3254

HOURS

8:15 a.m. to 5:00 p.m. - Monday thru Friday
Payday Friday - Open until 6:00 p.m.

www.wrfcu.org

Holiday Closings

Friday, April 6, 2007
GOOD FRIDAY

Monday, May 28, 2007
MEMORIAL DAY

Your Savings Federally Insured to \$100,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

Savings Rate: 2.50% APR/2.52% APY
2 Year CD Rate 5.25% APR/5.38% APY

**WHITING REFINERY
FEDERAL CREDIT UNION**
1339 - 119th Street
Whiting, Indiana 46394

PRSTD STD
U.S. POSTAGE
PAID
Whiting, IL
Permit #38