



## WHITING REFINERY Federal Credit Union

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



### *online* **BILL PAY**

The members have spoken. According to our recent survey about Bill Pay, two-thirds of those responding stated they did not want Bill Pay and felt it could get too costly. Therefore, we will not be offering the service at this time.

## PROTECT YOURSELF FROM ID THEFT

- Only carry the credit cards that you need in your wallet.
- Keep all sensitive documents, checkbooks, and credit cards securely locked away at home and at work.
- Shred all private documents.
- Do not leave mail in your mailbox. Always place outgoing checks and other sensitive documents in a U.S. Postal Service mailbox.
- Sign up for automatic payroll deposits.
- Keep passwords hidden (even in your home) and change them frequently.
- Switch from paper bills, statements, and checks to online versions.
- When using a computer, regularly update firewall and anti-virus software.
- Don't discard your computer without destroying the data on your hard drive.
- Do not respond to suspicious e-mails. Delete them and if in doubt, contact the company to determine if the e-mail is real.
- Get a copy of your credit report at least once a year.



*Be assured that your credit union will never request personal and/or account information via an e-mail request.*

## **NEED** *travelers* **CHECKS?**



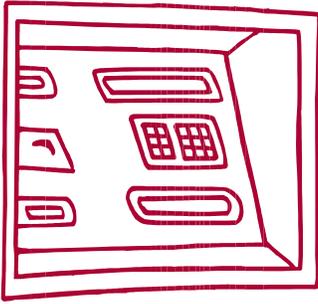
Traveling this summer? Before you go, purchase low-cost travelers checks at your credit union. They are as good as cash at most hotels, restaurants, gift shops, theme parks, etc., - anywhere you would otherwise pay with cash.

If they are lost or stolen, you can get them replaced quickly – usually within 24 hours or less. This can

prevent your vacation from turning into a disaster. By all means, carry some cash and use it to pay for incidental expenditures. But for larger purchases (\$50 and up), travelers checks are the way to go. They are available in varying denominations, and the peace of mind of having them is more than worth the low cost. Before you leave on your next trip, stop by and ask about purchasing travelers checks.

### **AMERICAN EXPRESS**

	<b>FEES</b>
• Travelers Cheques	\$0.00
• Travelers Cheques for 2	.50/\$100
• Gift Card	\$2.70/Each
• Travel Card	\$9.95/Each



## COMING SOON FEE FREE ATM'S

The Whiting Refinery FCU has made the decision to let you keep some of your own money. How? By giving you access to more ATMs and fewer fees.

Alliance One, founded in 1998, is a nationwide cooperative group of credit union, community banks and thrifts that have joined forces to let

their cardholders access each others' ATMs all over America without having to pay foreign ATM fees. That cooperative spirit not only gives you more convenient ATMs to choose from, it also leaves that extra \$2.00 where it should be – in your account.

Remember, for those of you with college bound students, you can open a Fee Free Checking account along with our ATM and soon to come Debit Card. Your child will have all the access he or she needs to immediate funds while away at college.

The service should be available toward the end of July, so look for the blue and white Alliance One logo on ATMs or go to [www.allianceone.coop](http://www.allianceone.coop) to find a convenient ATM nearby.



## INTERNET HOME BANKING

Manage your finances on your schedule. With free online banking from WRFCU, you can control your accounts from anywhere you have Internet access anytime that's convenient for you. To sign up for this service, please call the credit union to have a PIN issued to you. Once you have your pin, go to our web site [www.wrfcu.org](http://www.wrfcu.org) and log on. It's that simple!

## PERSONAL *money orders*

Coming soon - Personal Money Orders. Similar to a cashiers check, a money order is a check-like document that can be used to make purchases or payments that require a higher level of reliability than a personal check. Cost per money order will be \$1.00 and will be issued up to \$500.00.

## TOTALLY FREE



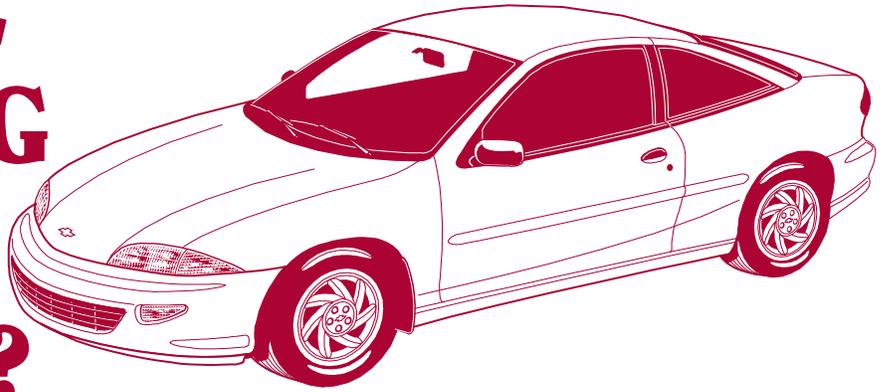
## CHECKING

If your checking account is still at a bank, it's time to check out checking at the credit union. Our checking accounts make using the credit union easier than ever. Simplify your finances by having your paycheck or other recurring payments deposited directly into your credit union checking account. You can also set up direct payments for your mortgage or other loans.

Think it's too much hassle to switch? We make opening your credit union checking account and transferring your funds easy, so why not take advantage of all the benefits of belonging by opening your credit union checking account today?

- \$25.00 minimum opening balance
- Unlimited check writing.
- No Service Fee.

# VEHICLE SHOPPING THIS SUMMER?



It's a fact: Most car dealers today don't make their profit on the sale of the vehicle. They make it on the sale of all the extras – maintenance contracts, paint and trim treatments and, of course, the all important financing.

If you're thinking of a new vehicle, your first stop should be the credit union. Let us pre-approve you for a vehicle loan at an unbeatable interest

rate. Then, shop for your vehicle from a position of authority – get your best price, apply all the dealer and manufacturer incentives to the purchase price. And, when it comes time to step into the finance manager's office, tell him or her thanks but no thanks to their loans and expensive add-ons. Buy your next vehicle the credit union way.

## 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 Second quarter of 2007 payable July 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  
3 Year (\$1,000.00 min) 5.50%APR/5.64%APY

## SIX FLAGS GREAT AMERICA TICKETS

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](http://www.wrfcu.org)

## Holiday Closings

Wednesday, July 4, 2007  
FOURTH OF JULY HOLIDAY

Monday, September 3, 2007  
LABOR 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  
3 Year CD Rate 5.50% APR/5.64% APY

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

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