



## WHITING REFINERY Federal Credit Union

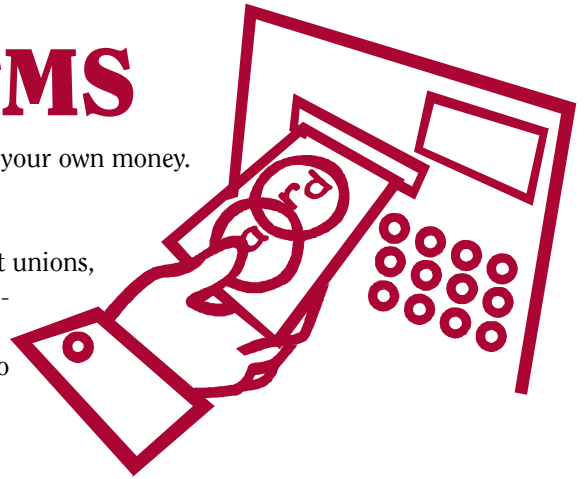
1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • April 2008

# FEE FREE ATMS

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 unions, community banks and thrifts that have joined forces to let their cardholders access each others' ATMs all over America without having to pay 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.

The service is now available, 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!

## MONEY ORDERS & CASHIER CHECKS



Cashier Checks can be purchased at the credit union for a fee of \$3.00 per check. 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 is \$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.

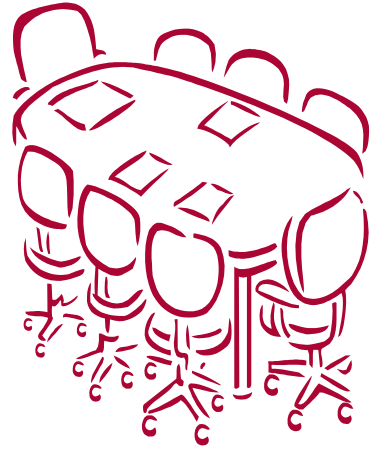
Think it's too much hassle to switch? We make opening your credit union checking account and transferring your funds easy, so why not take advantage of all the benefits of belonging by opening your credit union checking account today?

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

# 73RD ANNUAL MEMBERSHIP MEETING

This year's Annual Membership Meeting was held on Monday, March 17th 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 2008.

Marie Harmon	David L Kirchhoff	John J Lomax
Robert A Markovich	Paula Rogers	John A Slade
Cathryn Stachura	Edward J Strbjak	George Toth



## BEST CAR DEALS STARTS RIGHT HERE



Time to replace your winter-weary wheels with a new ride? You'll get more for your money when you make the credit union your first stop. Talking with one of our loan experts will help you sort through your options. For example, the zero percent financing offer from a dealer may sound unbeatable, but it may be to your advantage to take the rebate and finance the car with a credit union loan. Or by purchasing a previously owned vehicle instead of a new one, you duck the depreciation hit. A car can lose up to two-thirds of its value in the first three years. Whether you buy a new car or one that's new-to-you, put yourself in the best

negotiation position by getting pre-approved for the loan. But, don't show your hand until the dealer has quoted you the best price. If you reveal you have financing pre-arranged, it's likely the "best price" really isn't. That's because the dealership knows it won't be making any profit on its financing and will try to make it up on the price of the vehicle.

Your credit union wants to help you get the best possible deal on your next vehicle purchase, so stop by the credit union today. Let us help you get into the driver's seat with a pre-approved loan.

## WRFCU AUTOMOBILE LOANS

*New - 4/1/2008*

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	4.80%	100%	36 Months
2008	4.90%	100%	48 Months
	5.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	6.00%	100%	72 Months
2008	7.00%	100%	84 Months
OVER \$20,000.00			
2007	5.00%	100% Book Value	36 Months
	5.25%	100% Book Value	48 Months
2006	5.50%	100% Book Value	48 Months
2005	5.25%	75% Book Value	42 Months
	6.00 %	100% Book Value	42 Months
2004	5.25%	70% Book Value	42 Months
	6.25%	100% Book Value	42 Months
2003	5.25%	65% Book Value	36 Months
	6.25%	100% Book Value	36 Months
2002	5.50%	60% Book Value	24 Months
	6.50%	100% Book Value	24 Months
2001	5.75%	50% Book Value	24 Months
	6.75%	100% Book Value	24 Months



## DON'T FALL FOR THE JURY DUTY SCAM

According to the Better Business Bureau, residents in several states have been victimized by the jury duty scam. Here's how it works: A scam artist calls and says he's an officer of the local court and claims that because you've failed to report for jury duty, an arrest warrant has been issued for your arrest. Of course, you say that you never received the jury duty notification. The scam artist then asks for confidential information for "verification purposes." This information generally includes Social Security number, birth date, driver's license number, and in some cases, credit card information. Most consumers will give out this information because they hear the word "warrant." Remember, a court officer would not call and ask for this type of information over the phone. Do not answer the questions, just hang up. NEVER give out your personal, confidential information when you receive a phone call.



## ATM SAFETY

ATMs have become the most convenient way for our credit union members to receive cash whenever and wherever they want. With just a little common sense, they also remain one of the safest ways to obtain cash as well. Here are a few tips to help ensure your well-being.

1. Have your ATM card ready. The object is to get in and out as quickly as possible. Fumbling for your ATM card in a purse or wallet is just the delay crooks and scam artists are looking for. It's also courteous to others who may be waiting to use the ATM.
2. Whenever possible, use drive-up ATMs – especially at night. Make sure your vehicle doors are locked as you approach the ATM. If you do use a walk-up ATM, go during the day. And if you absolutely must use a walk-up ATM at night, take a friend with you.
3. Get your cash and go. Don't linger at the ATM, even to count your cash. Even if the count IS off (which it rarely is) there's nothing you can do about it anyway until you contact the financial institution that owns the ATM.
4. If you suspect anyone is looking over your shoulder at a walk-up ATM, immediately cancel the transaction, get your ATM card, and walk away. Notify police or security (for example, in a mall) if the opportunity presents itself, but the first priority is to remove yourself from the immediate area.
5. If you see or suspect anyone is lurking around a drive-up ATM (either on foot or in another vehicle), drive to another ATM. Report the incident if you are able, as suggested in number 4.

## GET YOUR FREE ANNUAL CREDIT REPORT



Your credit union urges its members to check their credit report once a year to make sure it is accurate and to ensure there are no signs of someone else stealing your identity. Thanks to federal legislation, consumers are entitled to a free credit report annually to check for errors and possible fraud. The nation's three largest credit bureaus, Equifax, Experian, and Trans Union, have made it easy for you to check your credit report at no cost. You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail are usually processed within 15 days of receiving your request.

To request your credit report online, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). For phone service, call 1-877-322-8228. And to receive your report through the mail, send an official request form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The request form is available online at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. If you do not have Internet access, visit most any library, get on an Internet terminal, and print out a copy from the above Internet address. Ask for help if you do not know how to use the Internet.

## DIVIDEND NEWS

The Board of Directors declared to pay 2.00% APR/2.02% APY on all eligible share accounts for the First quarter of 2008 payable April 1, 2008.

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## CERTIFICATE RATES

1 Year (\$1,000.00 min) 3.50%APR/3.56%APY  
2 Year (\$1,000.00 min) 3.75%APR/3.82%APY

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## 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)

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## Holiday Closings

**Monday, May 26, 2008**  
**MEMORIAL DAY**

Your Savings Federally Insured to \$100,000

# NCUA

National Credit Union Administration.  
a U.S. Government Agency

Savings Rate: 2.00% APR/2.02% APY  
2 Year (\$1,000.00 min) 3.75%APR/3.82%APY

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

PRSTD STD  
U.S. POSTAGE  
**PAID**  
Hammond, IN  
Permit #58