



# WHITING REFINERY Federal Credit Union

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



## By George... **MY FIRST NOTE AS PRESIDENT**

It is with both great pride and great humility that I step into the presidency of the Whiting Refinery Federal Credit Union and make this my first communication to you.

As a member, you remain a valuable asset to the Credit Union and I thank you for your interest and involvement.

As your President, I recognize the history, growth and success of the WRFCU that I inherit. I also deeply acknowledge and appreciate the leadership that my two predecessors -- Steve Zambo and John Lomax -- gave to the WRFCU during the past three decades. Yes, I have big shoes to fill, but I welcome the challenge and the trust that you and the Board of Directors have placed in me.

As it has for more than 70 years, your Board of Directors remains committed to running a financially sound Credit Union. Your Board will continue to provide members with competitive savings and loan rates, favorable dividends, and access to a variety of financial services.

*My emphasis with the Board during the upcoming year will be in three specific areas:*

- Increasing Membership
- Increasing Communication
- Increasing Loans

*However, every current Credit Union member needs to be involved with these issues, and here's how I see it:*

- As the Refinery continues to hire, we need to get new employees and their eligible family members signed up as Credit Union members.
- We need to better inform members about the programs and services their Credit Union offers. We need to hear from members on a more frequent basis, telling us about their needs and ideas.
- Finally, we need to become a "lender of first choice" to members for car, education and signature loans, as well as mortgages.

In closing, you'll be hearing more from me soon, and please continue to utilize the WRFCU. Always feel free to contact me or any Board Member via wrfcu@sbcglobal.net or by calling the Credit Union Office at 659-3254.

*Take care!*

*George Toth*



## **CREDIT UNION OFFICERS AND BOARD MEMBERS FOR 2008**



*Following the March 17 Annual Membership Meeting, Board Members elected officers for 2008. Results were as follows:*

President	George Toth
First Vice-President	David L. Kirchhoff
Second Vice-President	Marie Harmon
Secretary	Cathryn Stachura
Treasurer	Robert A. Markovich
Board Member	Janet Brezene (Replacing John Slade)
Board Member	John J. Lomax
Board Member	Paula Rogers
Board Member	Edward J. Strbjak

# GETTING THE MOST MILES TO A GALLON OF GAS



With gas prices at an all time high, no doubt, you are interested in getting the most miles to a gallon of gas. Here are a few tips on how to do that.

1. Lighten your car. If you are the type of person that drives around with a lot of junk in the trunk, remove it. A heavier car uses more gas, so if you're using your trunk as a storage space, you're wasting precious money. Take anything out of the trunk that doesn't need to be there.
2. Check your tire pressure. Use the tire pressure gauge to check the tire pressure. Properly inflated tires will use less gas.
3. Get regular maintenance. Make sure that you always get your oil changed on time and have a mechanic look under the hood for any potential problems. Cars use less gas when they are running well.
4. Drive 55. Cars get the best gas mileage when they are driven around 55 miles per hour. Always drive the speed limit, but when possible, drive 55.
5. Avoid stop and go traffic. If it's at all possible, you should avoid traffic where you will frequently have to stop. Some routes may be shorter in miles, but will cost more in gas than a longer route without a lot of stop lights. Check maps ahead of time and try not to drive in rush hour traffic.

## Recommended Shopping Lists: Gas Mileage Champs

These days fuel economy is about more than just saving money. It involves environmental and even geopolitical issues. Vehicle manufacturers have responded to higher fuel prices and greater environmental responsibility by invoking a variety of technologies that include gasoline-electric hybrids, diesels and highly tuned conventional gasoline engines. Here Kelley Blue Book editors sort out some of the best high-mileage vehicles available.

### High-Mileage Passenger Cars

Honda Civic Hybrid  
Honda Fit  
Toyota Camry Hybrid  
Toyota Prius  
Toyota Yaris

### High-Mileage SUVs

Ford Escape Hybrid  
Lexus RX 400h  
Mercury Mariner Hybrid  
Saturn VUE Green Line Hybrid  
Toyota Highland Hybrid

## Recommended Shopping Lists: Small SUVs

While they don't offer the interior volume of their larger brethren, small SUVs do provide a raised seating position and big-hatch versatility, usually with lower sticker prices. In response to higher fuel prices, small SUVs have gained popularity with those not wanting to give up the versatility of their SUV, while gaining better fuel economy. These picks by Kelley Blue Book editors point out some top choices in the category.

### Small SUVs Starting under \$20,000

Dodge Nitro  
Honda Element  
Hyundai Tucson  
Jeep Patriot  
Jeep Wrangler

### Small SUVs Starting over \$20,000

Honda CR-V  
Jeep Liberty  
Mazda CX-7  
Mitsubishi Outlander  
Toyota RAV 4

## Recommended Shopping Lists: Mid-Size Sedans

Offering a balanced combination of passenger and cargo space, comfort, value and economy, the mid-size sedan remains a staple of the American driveway. Because of all these positive attributes, models in this segment cited by Kelly Blue Book's editorial staff perennially top the list of the country's best-selling cars. Though threatened by the rise of the SUV, the mid-size sedan seems resurgent in these days of higher fuel costs.

### Mid-size Sedans Starting under \$20,000

Ford Fusion  
Honda Accord  
Hyundai Sonata  
Nissan Altima  
Toyota Camry

### Mid-size Sedans Starting over \$20,000

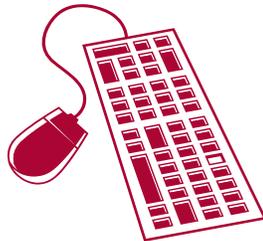
BMW 328i  
Chrysler 300  
Nissan Maxima  
Saturn Aura  
Toyota Avalon



# Tips on How to do Just About EVERYTHING!

- Here's an interesting web site that tells you how to do just about anything. You're just a click away from finding things out about Arts & Entertainment to how to plan a Wedding. Just go to **www.ehow.com** and start searching!

## LOANS ONLINE 24/7



Now playing on a computer screen near you: Loans online 24/7. Our online loan application puts the credit union at your fingertips. It's as quick as a few mouse clicks and as easy as a few keystrokes. It's secure too. So whether you are in the market for a new vehicle, planning your once-in-a-lifetime vacation, or a personal emergency is putting a strain on your budget, you can apply for your credit union loan from the comfort and convenience of your computer. Whether you are an early riser or a night owl, you can do so on your schedule, not the credit union's schedule. For more information, just visit our Web site at [www.wrfcu.org](http://www.wrfcu.org) any time day or night. Need help? Our friendly loan staff is always here to serve you, so don't hesitate to call on us if you need assistance.

## REBATE



## 0% FINANCING

When buying a car, do you get confused over the benefit of taking the dealer's 0% financing offer or taking the rebate offer and getting a Credit Union car loan? If so, maybe the following example might help you.

Right now a local car dealer is offering rebates up to \$5,000 on certain vehicles. The car you want to buy costs \$30,000.

You could choose to give up the \$5,000 rebate and go with a \$30,000 loan from GM, and with good credit, your interest rate would be 0% for 60 months. Or, you could choose to take the dealer's \$5,000 rebate and obtain a \$25,000 car loan from the Credit Union with an interest rate of 5% for 60 months.

In this example, with a Credit Union car loan you would save \$1,690.80 in total payback. Here's how:

	Dealer Loan	Credit Union
<b>LOAN</b>		
Loan Amount	\$30,000.00	\$25,000.00
Loan Term	60 Months	60 Months
Interest Rate	0%	5%
Monthly Payment	\$500.00	\$471.82
Total 5 Yr. Payback	\$30,000.00	\$28,309.20

**YOUR SAVINGS:  
\$1,690.80**

## NON-DELIVERABLE MAIL POLICY

Please be aware of a policy the credit union implemented a couple years ago. It deals with returned mail. This policy states that if we continually get returned mail for an account with "Not Deliverable" or "No Forwarding Address", we will charge \$5.00 to the account each time we receive a return piece of mail. This will continue until we either get a new address for the account or we close out the account with the \$5.00 fee. So make sure we always get your address change if you move so we won't have to close out your account.



## DIVIDEND NEWS

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

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## CERTIFICATE RATES

1 Year (\$1,000.00 min) 3.00%APR/3.04%APY

2 Year (\$1,000.00 min) 3.25%APR/3.30%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.

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## ATM/Debit Card Alert!!

Because of the recent increase in fraud regarding overseas use of ATM and Debit Cards, we have decided to put a block on all transactions coming from out of the United States. If you are planning on traveling abroad, please notify us so we can take the block off your card and let you have access to your money.

## 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

**Friday, July 4th  
INDEPENDENCE DAY**

**Monday, September 1st  
LABOR 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) 3.25%APR/3.30%APY

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

PRSTD STD  
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