



## WHITING REFINERY Federal Credit Union

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



*By George...*

# FOUR PEOPLE YOU SHOULD KNOW

If CBS Channel 2 News personality Harry Porterfield ever took a leave of absence and I was asked to do his "Someone You Should Know" program, I'd immediately run my camera crew to the Whiting Refinery Credit Union Office. There, I'd tell you about the important work and dedicated service of our Office Staff – Carol, Andrea, Minnie and Julie. You may deal with them when you stop in or call the Credit Union, but let me tell you more about them.

**CAROL GRAZIANI** continues to serve as Manager of the WRFCU, a position she has held since 1985. As Manager, Carol makes sure the daily activities of the Credit Union run smoothly. She also functions as Chief Financial Officer and Investment Officer. Carol started as a Clerk in November, 1982, and has a Business Management/Accounting degree from Purdue University Calumet. She also serves as a Board Member for the Whiting/Robertsdale Chamber of Commerce. Carol and her husband of 21 years, David, live in Robertsdale along with their loveable mutt – Jack.

**ANDREA MANSON** functions as the Credit Union's Loan Officer/Assistant Manager. Joining the staff in August, 1985, Andrea started out as a Delinquency and Title/Insurance Clerk. In 2000, she was named to her current position in which she is responsible for implementation of the loan policies established by the Board of Directors for approving loans. Born and raised in Chicago, Andrea has resided in

Northwest Indiana since 1970. She is married (husband, Dean) and has one daughter who now resides in Washington, D.C.

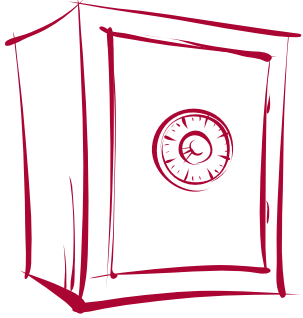
**MINNIE YAN** joined the staff as Office Clerk in 1998 after retiring from Inland Steel. Today, Minnie is responsible for handling delinquent accounts and keeping track of all Titles and Insurance Certificates. Minnie and her husband, Ruben, live in Griffith and have two children, Laura and Ruben III.

In June, 2000, **JULIE BOYLE** joined the staff as an Office Clerk. Since then, she has been busy serving members either in-person or over-the-phone. Julie also functions as Assistant Loan Officer. A resident of Hammond, Julie and husband, Mike, together have six children.

So now, there you have it....a deeper insight into FOUR PEOPLE YOU SHOULD KNOW who daily stand ready and willing to serve you as a member of the Whiting Refinery Federal Credit Union. And, next time you see them or talk to them, tell them you read about them on George's "pretend" television segment of "Someone You Should Know." I'm sure they would welcome and appreciate your acknowledgement!

Thanks for reading (watching). Take care, and keep using and supporting our Credit Union!

*George Toth  
President*



## **PROTECT YOUR SOCIAL SECURITY NUMBER**

1. Never give your SSN (Social Security Number), account numbers, passwords, mother's maiden name, birth date, PIN (personal identification number), or personal information over the phone, unless you initiated the call.
2. Ask, "Why do you need it?"
3. Don't put your SSN on your driver's license.
4. Don't carry your Social Security card in your wallet or pocketbook unless you need it that day.
5. Never use the last four digits of your SSN as a PIN. Memorize your PINs!
6. Don't let store clerks write your SSN on checks as identification.
7. Don't have your SSN preprinted on checks.



## **WANTED: MEMBERS!**

Do your family a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join, you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you, so do your part and pass the word. Let your family in on one of the best ways to achieve financial security – membership in the credit union. For details on membership eligibility, contact the credit union or visit our web site – [www.wrfcu.org](http://www.wrfcu.org).

## **GET ON LINE, NOT IN LINE!!**



Life's too short to spend so much of it in line. We can't help you at the grocery store, the big box, or airport security, but we can help you at the credit union. When you sign up for online services from the credit union, you can do many of the same transaction from the comfort of your computer. A few clicks and keystrokes can not only save you the time and trouble of a trip to the credit union for many transaction, but also shrinks your carbon footprint, if ever so slightly. Going online also means you can do your finances at 7 a.m. or 7 p.m. or anytime 24/7. You're on your schedule, not ours. To sign up for online services, contact the credit union.

## **SAVING IS THE KEY TO A SECURE FUTURE**



Even when the economy is booming, it can be difficult to save. When it's in the doldrums, you may think it's impossible. The fact is tough times make it even more important to save. Having funds to fall back on in an emergency or to make a special purchase is a key way to avoid taking on more debt by running up high interest credit card bills. Here are time-tested ways to save:

1. Use payroll deduction or automatic transfers – what you don't see, you don't miss.
2. Each day, toss your pocket change into a jar. You'll be amazed at how much money you can save this way.
3. Add to special accounts for specific purposes, for example, designate a savings account at the credit union for your vacation fund or for a down payment on your next vehicle.
4. When you pay off a loan, continue making the payments, but to yourself.

## **NEED A NOTARY?**



If you ever need the services of a notary public, please contact your credit union. We offer complete notary services "free of charge" as a courtesy to our members. These services include certifying and/or witnessing signatures on official documents, administering certain oaths, and taking acknowledgments and affidavits on a variety of official matters.

# TIME FOR A FINANCIAL CHECKUP

As the year 2008 draws to a close, your credit union urges you to do a financial checkup. Just as you would have an annual physical examination with your doctor, you should pick a time of year to do an annual physical of your finances. This is a good time, before the busy holidays set in. Here's a list of essentials to consider:

1. Review your financial goals. Have you made progress or fallen short? If so figure out why, and revise your goals to get back on track. Don't have any goals? Now would be a good time to set some.
2. Evaluate changes in your personal situation. Things such as a job change, divorce, adding a baby to your family, retiring, buying a house, getting married, or moving may cause you to rethink your budget, spending, savings, and investments.
3. Assess assets and their protection. Review your homeowner's or renter's insurance, health insurance, and auto insurance.

4. Prepare for the unexpected. How are you set for disability if you were to become sick or injured for a prolonged period? Review your will, and if applicable, your estate plan. Have any changes taken place that requires updating?

5. Evaluate debt. How are you doing on controlling and paying down debt? In particular, has credit card debt increased this year? If so, is it time to consider a consolidation loan and getting rid of one or more credit cards?

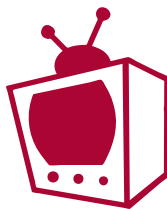
6. How's your credit score? If you haven't ordered your free annual copies of your credit report, now's a good time. The web address is: [www.annualcreditreport.com](http://www.annualcreditreport.com).

7. Prepare to reduce income taxes. Check eligibility for all possible deductions. Check with a tax professional to see if you're eligible for a tax-deductible Individual Retirement Account (IRA).

8. Review your retirement plans. Are you contributing enough to your various retirement accounts to live the kind of life you want?

*If your financial health is in good shape, congratulations! If it can use a little work, at least you know where to concentrate your efforts. Definitely make plans to see your credit union. We can help in many of these areas.*

## Future Watch – Program Your Own Prime Time



America's favorite unofficial pastime (watching television) is about to change radically in the next few years. The old way (viewing programs in your living room on the networks' schedule) will give way to the realm of what futurists are calling "Me-TV," that is finding exactly what you want to watch, wherever you happen to be, and on your schedule.

We're already getting a preview of this phenomenon with services like TiVo and satellite/cable TV receivers with built-in computer hard drives that let you record programming and then view it at your convenience. But you still have to wait for the program to be aired to record it, and you still have to watch the program in your living room (or wherever your TV happens to be).

The next phase of Me-TV will involve programming on demand. If, for example, you're a fan of Food Network's Rachel

Ray, you'll be able to download her most current show, plus every show she's ever done. Don't want to watch it on your TV set? No problem. You'll be able to easily transfer it to a portable viewing device (PVD) where you can watch it on your morning train commute.

The likely "warehouse" for all this programming will be the Internet. Your computer, of course, will be linked if you want to watch the program on your computer screen. But your TV will also be Internet connected, as well as your PVD (which will likely combine a telephone and any number of other devices). And all your viewing devices (computer, TV, and PVD) will be connected to one another. Download the program to any viewing device, and you'll be able to transfer the programming from one device to another easily and – here's the kicker – wirelessly.

Futurists say this will have a profound effect on our lives. People can spend less time channel surfing and more time with their families. And rather than being force-fed shows of the networks' choosing, people can find more enlightening programming, or at least programming more to their own tastes. That's Me-TV.

## DIVIDEND NEWS

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

## CERTIFICATE RATES

1 Year (\$1,000.00 min) 2.75%APR/2.78%APY

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

## 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.

## 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)

## Holiday Closings

**Thursday and Friday  
November 27 and 28, 2008  
THANKSGIVING**

**Wednesday and Thursday  
December 24 and 25, 2008  
CHRISTMAS**

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) 3.00%APR/3.04%APY

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

PRSTD STD  
U.S. POSTAGE  
**PAID**  
Hammond, IN  
Permit #1