



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2009

By George... Let's Meet On Monday, March 16

Do you want to put your new 2009 Planning Calendar to good use? Well then, I encourage you – as a Credit Union Member -- to mark your calendar for 7 p.m. on Monday, March 16.

That's the time and date for the **Credit Union's 74th Annual Meeting** to be held at the St. John Church Panel Room, 1844 Lincoln Ave. in Whiting. Advance reservations are NOT required to attend; just show up, sign-in, sit back and learn about the happenings of your Credit Union during 2008.

This will be my first year to address the membership as your President, and I am most excited about this opportunity. I look forward to updating you on the continued growth of your Credit Union, and especially what your Board of Directors has done to maintain this stability during the unique economic times our country and our world are experiencing.

We cordially welcome all members and we promise all an informative business meeting, supplemented with a gift, refreshments and a raffle. If you've been to an Annual Meeting before, we welcome you back. If you're a new member or have never attended before, we cordially welcome you as a first timer. In fact, if this will be your first meeting, track me down and I may have something special for your "rookie" attendance.

A Happy New Year 2009 to all. Take care, and remember our date on Monday, March 16.

**George Toth,
President**

More people you should know



Your Supervisory Committee consists of BP annuitants Janet Brezene, Sue Mateja and Tom Chocholek.

Janet worked in Human Resources and retired in June 2007. She joined the Supervisory Committee in February 2005.

Sue retired from the Storehouse in 1979 and joined Janet in November 2005.

Tom, the newest member, worked as an Instrument Electrician and a Safety Trainer and retired in July 2007. He joined the committee in July 2008.

The Supervisory Committee oversees the acts of the Board of Directors as well as the office staff. They meet monthly to review all loans made. Verification of all closed accounts are done each month, as well as reconciling the bank statement and arranging for an annual audit.




**WHEN YOU
COME IN AND PRE-APPLY
FOR A NEW OR USED CAR LOAN.
FINANCE YOUR VEHICLE WITH
US & RECEIVE AN ADDITIONAL \$100***

***ALL LOANS
SUBJECT TO
APPROVAL WITH
PROPER PAPERWORK**



Promotion subject to cancellation without notice.

THE ADVANTAGE OF A CREDIT UNION CAR LOAN 

You can make your best deal on the car you want. Most dealer offers are limited to only the cars in stock and must be completed by a certain date, plus, most dealers financing is now limited to people who have great credit scores. Come see us at the credit union to get pre-approved.

WRFCU AUTOMOBILE LOANS

New - 4/1/2008

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	4.80%	100%	36 Months
2008 & 2009	4.90%	100%	48 Months
	5.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	6.00%	100%	72 Months
2008 & 2009	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

Open A 2009 Holiday Savings Program

If the holidays always seem to leave you strapped for cash, or force you to put purchases on a credit card, consider opening a holiday savings account at your credit union.

With a holiday savings account, you determine a spending budget for next year's holiday season. Then, you divided the budget into 12 monthly payments. You can make your payments manually, but most people choose to automate their payments through payroll direct deposit or automatic transfers from your credit union checking or savings account. Then, about October or November, you withdraw your budget amount and go shopping with cash in hand. If you do go over your budget by a little bit, you can usually make up the difference with cash on hand or, as a last resort, charge it to your credit card. But the financial impact is much less than putting the whole gift total on a credit card.

If this sounds like a good plan, call or stop by your credit union today and let us set up a holiday savings program for you.

Make Life Easier with a Debit Card from the Credit Union

If you haven't noticed, more and more merchants these days are making it difficult to write a check. Just one more reason you should get a debit card from the credit union. Debit cards are great for smaller and incidental purchases such as meals/snacks at fast food restaurants, stamps at the post office, that pack of bandages at the pharmacy, those few items at the hardware store, and the like. It's easier than trying to pull out the bills and/or make change, and certainly easier than writing a check – if the merchant will even take it!

The money comes directly out of your checking account, so there's no bill to pay later, like a credit card. You just have to remember to make the appropriate deduction in your checking account so you know your available balance.

Checks still have their place, like paying the electric bill and so forth. But not at the checkout of your favorite coffee bar with a line of caffeine-starved customers behind you! Stop by the credit union today and sign up for a debit card.

Dividend News

The Board of Directors declared to pay 1.50% APR/1.51% APY on all eligible share accounts for the Fourth quarter of 2008 payable January 1, 2009.

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

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.

A Big Thanks

As 2008 comes to an end, we want to "Thank You" for using your credit union for your financial needs. As a member, you add to our strength by using your credit union on a regular basis. And, by doing so, you can help ensure that the CU philosophy of "People Helping People" will endure for many years to come. We look forward to serving you in the months and years ahead. Thanks again, and we hope the New Year will be better than ever for you and your credit union.



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

**Thursday, January 1, 2009
NEW YEAR'S DAY HOLIDAY**

**Monday, February 16, 2009
PRESIDENT'S DAY**

Your Savings Federally Insured to \$100,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

**Savings Rate: 1.50% APR/1.51% APY
2 Year (\$1,000.00 min) 3.25% APR/3.30% APY**

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

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U.S. POSTAGE
PAID
Hammond, IN
Permit #1