

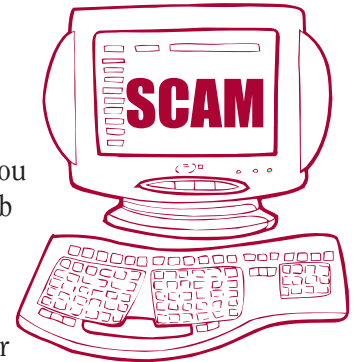


WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • July 2011

Online Scam Artists

If you have e-mail, chances are you've received an "urgent" message about a PayPal account, credit card account or account at the credit union or another financial institution. Don't be fooled. Phishers, online scam artists, are becoming increasingly sophisticated and you may be tempted to respond because the inquiry appears to be legitimate. Of course, it is a trick to get you to disclose your account information by clicking on a link that actually connects to a bogus Web site, where the data you enter is stolen.



Never respond to these messages, no matter how "urgent" or "important" they claim to be. Neither your credit union, nor any legitimate business, will ever ask for personal information or a password in an e-mail message. If you are solicited by someone pretending to be from the credit union, contact us immediately. For more information about phishing, visit www.antiphishing.org, where you can view sample attacks in the phishing archive and report phishing e-mails you've received.



Join The Club To Make Your Vacation Dreams Come True



Dreaming of a golf getaway or a bicycle tour? Spending lazy days on a secluded beach or taking in the bright lights of a big city? No matter where you'd like to go and what you'd like to do on your vacation, you can make it happen when you open a Vacation Club account at the credit union. Money management experts agree that setting up separate savings accounts devoted exclusively to your goals is one of the best ways of achieving them. Seeing your Vacation Club account grow can be a positive motivator. And there's more satisfaction in using the funds you've specifically set aside than there is in just pulling out money from the general monthly budget. You've heard that goals are dreams with deadlines. Take the first step in making your vacation dreams come true by stopping by the credit union to open your Vacation Club account today.

Unexpected Expense? A Share Secured Loan To The Rescue



Life happens. the car needs a repair at the same time the roof springs a leak. Your long-awaited vacation trip is just around the corner when you need to rush your child to the emergency room. Here's a way to pay for those unexpected expenses without draining your savings account: A share secured loan from the credit union. Because you offer your savings account as collateral for the loan, we can offer a low-interest rate. You can take care of life's curve balls without incurring high-interest credit card charges. Then, when your share secured loan is paid off, you will still have money safely tucked away in savings, there for its original purpose. It's a smart way to borrow. For more information on how a share-secured loan can help you out of a bind, call or stop by the credit union.

SPECIAL MORTGAGE FINANCING AVAILABLE

Current rates on our Fixed Rate Mortgage Loans:

- 10 Year Fixed – 4.00%
- 15 Year Fixed – 4.25%
- 20 Year Fixed – 4.75%

Please remember rates are subject to change anytime, so hurry in before time runs out! To schedule an appointment to apply for a mortgage, please call Ted Izak at Lake Mortgage. Phone – 219-769-5941 or Toll Free 1-800-627-5566. Make sure you tell him you're with the credit union to get our low loan rates.

Get A Grip On Your Finances

Even if that New Year's resolution to shape up your finances has slipped away, there's still plenty of 2011 left to get a grip on your finances. The first step is to become more conscious of where your money is going. Write down every purchase you make, be it a candy bar or your mortgage payment. It doesn't matter if you use a spreadsheet or jot it down in a pocket notebook. As you track where your money is going, pay particular attention to things like mysterious charges showing up on your cable bill or items on your phone bill that you don't remember signing

up for. Watch for spending patterns that resemble a hole in your pocket, dispensing cash everywhere you go. For example, do you frequent ATMs where you pay a fee? Are you and the super-size soda constant companions?

The key is to track your spending to not only become aware of things you are buying that you don't really need or won't use anyway, but also give your spending a sense of purpose. A budget - or spending plan - with goals is much more likely to be successful than one that is full of good intentions, but not really effective.

WRFCU AUTOMOBILE LOANS

New - 4/1/2011

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	4.80%	100%	36 Months
2011	4.90%	100%	48 Months
	5.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	6.00%	100%	72 Months
2011	7.00%	100%	84 Months
OVER \$20,000.00			
2010	5.00%	100% Book Value	48 Months
	5.25%	100% Book Value	60 Months
2009	5.25%	100% Book Value	48 Months
	5.50%	100% Book Value	60 Months
2008	5.25%	75% Book Value	42 Months
	6.00 %	100% Book Value	42 Months
2007	5.25%	70% Book Value	42 Months
	6.25%	100% Book Value	42 Months
2006	5.25%	65% Book Value	36 Months
	6.25%	100% Book Value	36 Months
2005	5.50%	60% Book Value	24 Months
	6.50%	100% Book Value	24 Months
2004	5.75%	50% Book Value	24 Months
	6.75%	100% Book Value	24 Months

Financing Facts You Need To Know

When you're shopping for a vehicle, the dealer ads offering very low rates or zero percent financing have no doubt caught your attention. But you'll want to keep these translations in mind:

What the ad says: "Not all buyers will qualify."

What it means: Unless you have an excellent credit score, you may not get the best rate. If your credit record has a few blemishes, your rate may be much higher.

What the ad says: "Offer good on selected vehicles only."



What it means: Slower selling models.

What the ad says: "In stock vehicles only."

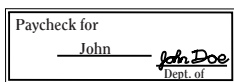
What it means: The car with the options you want may not be eligible for the special rate. Neither will a used vehicle.

If you're in the market for new wheels, check with the credit union first. Remember, we're in business to help you succeed financially. Car dealers are in business to sell you a vehicle. We're always on your side of the bargaining table.

Great America Tickets Are on Sale Now

Tickets for Great America can be purchased anytime at the credit union office for **\$34.00** each. Children ages 2 and under are **FREE**. General Admission Ticket Price at the gate is \$58.70 – A savings of \$24.70 per ticket by purchasing your tickets in advance at the credit union..

Put Your Savings On Auto Pilot



It can happen to anyone. Despite the best intentions to save money from every paycheck, something comes up and we spend it instead. That's why you want to have automation on your side. Sign up for Direct Deposit and put your savings on autopilot. By having funds automatically deposited into your credit union share savings account, you'll be on your way to reaching your savings goals before you know it. You won't even miss the money because you don't see it on payday. What you will see is your savings balance growing every month, giving you more options in the future. It's easy to sign up for Direct Deposit. Just call or stop by the credit union to find out how.

Payday Loans: Fast, Easy And Costly

The ads promise quick, easy cash to keep you whole until the end of the month and payday. The storefront is easy to get to. The people are friendly and seem to be genuinely concerned about helping you out of a tight spot. But know this: The neighborhood payday lender is a costly place to get a loan. You could end up owing \$1,000 or more on a \$500 loan as interest and loan renewals are added on. Come to the credit union instead. We'll help you figure out how to get back on track, without digging yourself into a deeper hole. For example, it's possible a consolidation loan can pay off your high-interest credit cards and allow you to start tucking away funds in savings for those times in the future you need money to tide you over. So don't be conned by the offers of a quick solution to your money problems. Don't delay. Stop by the credit union today.

DON'T TAKE CHANCES

Are you planning on traveling this summer? Instead of carrying a lot of cash, take along some friends from your credit union . . . Travelers Checks. They're guaranteed, easily replaced if lost or stolen and accepted worldwide. With travelers checks, you carry the money you want without the worry. So before going on vacation or your next trip, be smart and safe: Stop by the credit union to get yours. And, remember to keep a record of the serial numbers and receipt of your travelers checks in case you need to make a claim in the event they are lost or stolen.



Keeping Your Kids Safe Online

Technology has made many jobs easier. But it's made the most important job of all - being a parent - tougher. Now, we need to do our best to keep our kids out of trouble, both in the physical and the virtual worlds.

Here are some tips to keep your kids safe online:

1. Teach your kids to protect passwords and to be sure that the "remember me" box is not checked on computers they use at school or the library.
2. Keep your anti-virus software updated and caution your kids about downloading attachments from people they don't know.
3. Talk to your kids about their online activities. Communicate the type of Web sites that your family doesn't consider appropriate. Just as you set limits about where your children can go in the physical world, specify Web sites that are not allowed. You can confirm compliance by looking at the browser history. Using filtering tools is another option.
4. Caution your kids about sharing personal information. Discuss the importance of privacy settings on social networking sites like Facebook and MySpace. Warn them to be as wary of strangers online as they are of them in person and to never have an in-person meeting with anyone they have "met" online. Teach them how to recognize an e-mail that is "phishing" for personal information.
5. Help them develop a critical eye toward content. While the Web is a fantastic source of reliable information, it also holds a lot of misinformation.



Dividend News

The Board of Directors declared to pay .25% APR/.25% APY on all eligible share accounts for the 2nd Quarter of 2011 payable July 1, 2011.

Certificate Rates

1 Year (\$1,000.00 Min) .50% APR/.50% APY
2 Year (\$1,000.00 Min) .75% APR/.75% APY
3 Year (\$1,000.00 Min) 1.00% APR/1.00% APY
4 Year (\$1,000.00 Min) 1.25% APR/1.26% APY
5 Year (\$1,000.00 Min) 1.75% APR/1.76% APY

Loan Rates

NEW AUTOMOBILES

4.80% 36 Months
4.90% 48 Months
5.00% 60 Months

SIGNATURE LOAN (\$10,000 maximum)

7.00% 12 Months
9.50% - 12.00% 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

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

Holiday Closings

**Monday, July 4, 2011
INDEPENDENCE DAY**

**Monday, September 5, 2011
LABOR DAY**

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

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FEDERAL CREDIT UNION**
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Whiting, Indiana 46394

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