



## WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2012

### ***Let's Meet On Monday, March 19th***



Calling all members:

It's annual meeting time and your chance to be in the know. You can review the credit union's progress and achievements over the past year and learn the results of the Board of Directors' election. You'll be able to find out what's planned for the future success of the credit union. You also will have the opportunity to visit with other credit union members and share your opinion with members of the Board and credit union management. Enjoy refreshments, too!

Participating in the annual meeting is one of the benefits of belonging to a local financial cooperative. After all, only stockholders can have their say at the annual meeting of a bank or brokerage firm. At the credit union, as a member, you're an owner and by attending the annual meeting, you can exercise your ownership rights. So be sure to make plans to attend.

The Credit Union's 77th Annual Meeting to be held at the St. John Church Panel Room, 1844 Lincoln Avenue 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 2011.

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### ***It's smarter to use a Signature Loan with the Credit Union than To put your Christmas expenses on a Credit Card!***

#### *Signature Loan Rates*

*7.00% - 12 Mos. Max  
9.50%-12.00% - 48 Mos. Max*

#### *Credit Card Average as of 11/16/2011*

*13.91%*

### ***Need Cash? Sign Here***

Oh, Murphy, you are so right when you decreed that if anything can go wrong, it will. So that's why the car's muffler stops "muffling" at the same time the roof springs a leak. The air conditioner gives out on the hottest day of the year. A tooth filling falls out on a Friday night. And when Murphy's involved, chances are it will cost you money - money you may not have at the moment. That's where a signature loan from the credit union can help. A signature loan is a personal loan that doesn't require collateral. It almost always has a lower interest rate than a cash advance on your credit card or a payday loan at the cash store. Signature loans are ideal for paying unexpected expenses. So when Murphy comes to call, call on us.

### ***Don't Wait - Start Yours Today***



Can't bear to face those holiday bills each year? Be prepared next year with our Holiday Savings Program. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases. Now that's a sure way to have a merry and bright holiday season next year. So don't wait - stop by the credit union and open your Holiday Savings account today. Be ready for Happy Holidays next year!

### ***Share Drafts: A Better Checking Account***

While using a plastic card for purchases or paying your bills electronically is relatively new, the idea of a checking account dates to the early 16th Century Netherlands. Wealthy traders in Amsterdam needed somewhere to stash their cash. To meet the demand, "cashiers" sprang up. They would hold the money on account in exchange for a small fee. Over the years, these accounts evolved to meet the financial service needs of ordinary consumers. Today, checking accounts come in many varieties, but you'll likely not find a better one than at your credit union. Our share draft account (checking account) is designed around you: our member-owner. With lower fees and more benefits, it's sure to be a good fit for your financial needs. Get the details by visiting our Web site or calling the credit union today.



As we say goodbye to 2011, it's an ideal time to remember to express our appreciation to you, our valued member-owner, for your loyalty and support during these tumultuous economic times. We are grateful for your participation in the credit union. In fact, we wouldn't exist without you! The credit union idea of people joining together to pool their savings so that others may have a source of credit is simple, yet profound. This "people-helping-people" philosophy has stood the test of time, and as many new members are finding out, is a potent antidote to the greed and uncaring attitude found elsewhere in the financial system. So a big "thank you for your business" to our members, whether you have been with us a long time or have just discovered the benefits of belonging.

## Get In The Fast Lane With Your Credit Union Debit Card



Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from the credit union? It's far more convenient and will save you - and the people behind you in line - valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact the credit union to let us know your travel plans so that we can alert our risk managers that you will be using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today.

## Tax Time Again

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

- 1.** Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the credit union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
- 2.** Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.
- 3.** If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement.

Once you have the information compiled, you can either provide it to your tax preparer or do it yourself. You may find that having taken the time to get organized, filing is the easy part!

## Stay Safe While Shopping Online This Year



Stay Safe While Shopping Online This Year  
Cybercriminals are always looking for victims, but even more during the holiday season. Don't become a victim. Your credit union wants you to be able to safely shop online this holiday season. Here are some tips to help keep you safe while shopping online:

- 1.** Always type a store's Web site address directly into your browser. Never go to the site by way of a link from an e-mail or search results list of sites. Cybercriminals are known to plant malicious links that look like popular sites.
- 2.** Use strong passwords. They need to include both numbers and characters. Use a different password for each Web site that you have an account with and do not allow your browser to store your passwords.
- 3.** Look for "https" in the address bar and a padlock icon in your browser's status bar. These are signs of a secure Web site.
- 4.** Use a credit card instead of a debit card. By doing this, you can stop payments immediately if you suspect fraud.

# Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like edmunds.com, kbb.com, fueleconomy.gov, and reviewing the April Consumer Reports, its annual auto issue. Then, go to the credit union for your pre-approved loan.

Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.

## WRFCU AUTOMOBILE LOANS

*New - 4/1/2011*

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	3.50%	100%	36 Months
2011	4.00%	100%	48 Months
	4.50%	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

## Help For The Holidays

Santa has his elves to help him get ready for the holidays. If no one with pointy ears has arrived at your door, don't despair. Come to the credit union instead. With a holiday loan from the credit union, you can be of good cheer at the same time you take control of your spending. Start by planning your spending. Will you send greeting cards? Do you need to ship packages? Are you hosting a big get-together? Do you need or want new decorations? How much do you plan to spend on gifts for family, friends, or colleagues? After you've tallied your costs, consider whether you need to economize. For example, can you send electronic greetings instead of cards, host a brunch instead of dinner or draw names instead of buying gifts for everyone? Once you have an estimate of your expenses, see the credit union about a holiday loan. With your loan proceeds, you can pay cash instead of relying on credit cards, saving you money two ways. For one, financial experts report that people who pay with cash consistently spend less than those who pay with a credit card. Secondly, you won't be stuck with a stack of high interest rate charge card bills come January. Make the holidays the most wonderful time of the year with a loan from the credit union.

## *Dividend News*

The Board of Directors declared to pay .35% APR/.35% APY on all eligible share accounts for the 4th Quarter of 2011 payable January 1, 2012.

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## *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

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## *Loan Rates*

### **NEW AUTOMOBILES**

3.50%     36 Months  
4.00%     48 Months  
4.50%     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](http://www.wrfcu.org)

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## *Holiday Closings*

**Monday, January 2nd, 2012  
NEW YEAR'S HOLIDAY**

**Monday, February 20th, 2012  
PRESIDENT'S DAY**

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency

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

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U.S. POSTAGE  
**PAID**  
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