



## WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • [www.wrfcu.org](http://www.wrfcu.org) • July 2012

### ***Don't Lick, Click: Pay Your Bills Online***

Make paying bills less drudgery when you switch to online bill pay from the credit union. Once you set up your account, you'll breeze through your bills each month in minutes. No more searching through your desk for the checkbook. No more hunting down stamps and envelopes. No more extra trips to the post office to avoid a late payment. With online bill pay, everything is available in one place. With a few clicks here and a few keystrokes there, you're done. Online bill pay can help you keep control of your finances, too. With all of your bills in one place, you can easily track your spending. Money experts agree that tracking your spending is a key step on the road to financial fitness. To get started with this time saving service, visit us online to enroll. Or, if you have any questions, call or e-mail us today for additional information.



**GREAT AMERICA  
DISCOUNT TICKETS  
ARE AVAILABLE NOW!**

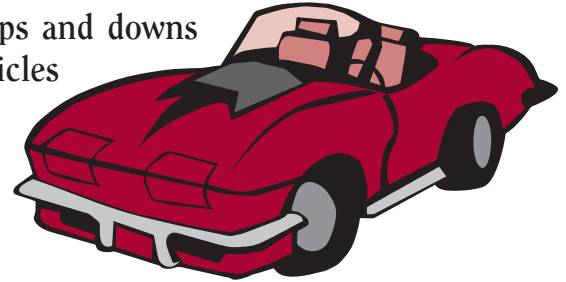
**All Tickets \$36.00 each  
Children 2 and under get in Free!**

### **Loans 24/7/365**

We know the credit union's hours don't always match yours. With car pools, grocery shopping, dentist appointments, haircuts, school events and more, your days are often hectic and over-scheduled. That's why we invite you to apply online for a loan at the credit union, anytime - day or night. Scroll on over to our online branch after you have the kids tucked in for the night. Or if you're an early riser, we're here then as well. Sunday morning, too. Applying online saves you time and energy - yours as well as the gas for your car. It's safe and secure and takes only a few keystrokes and mouse clicks. So if you need a loan think of the credit union first - even if it's at 2 am. We're here for you then, too.

# Get In Gear With A Credit Union Car Loan

If you need new wheels, you're not alone. Because of the ups and downs in the economy, many consumers have held onto their vehicles longer than in the past. While it makes financial sense to not trade cars too frequently, there is a point at which repair costs reach the tipping point, and you need to be back in the market for a vehicle. If so, here's a quick refresher on car buying:



- \* Like a good Boy Scout, be prepared. Do your homework to narrow your choices. There are numerous online sources and other resources such as the April issue of Consumer Reports.
- \* Get a pre-approved loan from the credit union. With a loan in hand, you have more shopping flexibility. Just don't let on to the dealer that you have been pre-approved. Financing is a profit center for dealers and they will try to make up any lost profit on something else. And how about those no-or-super-low interest dealer rates? Be aware that there are many restrictions, including being limited to the purchase of certain models.
- \* Save the excitement until you are driving away. Buy with your head, not your heart.

## WRFCU AUTOMOBILE LOANS

*New - 4/1/2012*

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	2.00%	100%	36 Months
2012	2.50%	100%	48 Months
	3.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	4.50%	100%	72 Months
2012	5.50%	100%	84 Months
OVER \$20,000.00			
2011	3.50%	100% Book Value	48 Months
	3.75%	100% Book Value	60 Months
2010	3.75%	100% Book Value	48 Months
	4.00%	100% Book Value	60 Months
2009	3.75%	75% Book Value	42 Months
	4.50 %	100% Book Value	42 Months
2008	3.75%	70% Book Value	42 Months
	4.75%	100% Book Value	42 Months
2007	3.75%	65% Book Value	36 Months
	4.75%	100% Book Value	36 Months
2006	4.00%	60% Book Value	24 Months
	5.00%	100% Book Value	24 Months
2005	4.25%	50% Book Value	24 Months
	5.25%	100% Book Value	24 Months

# Share Secured Loans Help Keep Savings Intact

You're working hard to build up your savings - maybe for a well-deserved vacation or the down payment on a house. So when life throws you a curve ball in the form of a medical emergency or an unexpected car repair, it seems a shame to raid your share account. That's where a share-secured loan can help. Here's how it works: You pledge the money you have in your share savings account as collateral for a loan. This allows you to keep your savings intact at the same time you have access to the funds from the loan. If you have a few blemishes on your credit record, a share secured loan offers you a way to start clearing them up. By making timely payments, you are rebuilding your credit record. Even if you have a high credit score, a share-secured loan can be a smart choice because the interest rate is likely lower than the rate charged for a cash advance on a credit card. For details, call on the credit union.



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## Debit Card Safety Tips

Whether you're in the comfort of your home or on the road, it's important to protect your debit card at all times. Your credit union debit card may be the ultimate in convenience, but you need to use it properly. This includes practicing safety tips that encourage secure and reliable use of your card:

1. Never give your card or PIN to anyone - even family.
2. To protect your PIN (Personal Identification Number), memorize it and don't write it down.
3. When selecting your PIN, don't use the obvious: your name, street number, telephone number, date of birth, etc.
4. Only use your card when and where you feel most secure. If you are uncomfortable, you should not use it.
5. Never leave your card out of sight when conducting a transaction.
6. When conducting a transaction, use your hand or body to shield your PIN.
7. After completing your transaction, remember to get your debit card and your transaction record.
8. If your card is lost, stolen, or retained by an automated banking machine, notify your credit union immediately.



## *Dividend News*

The Board of Directors declared to pay .25% APR/  
.25% APY on all eligible share accounts for the 2nd  
Quarter of 2012 payable July 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**

2.00%      36 Months  
2.50%      48 Months  
3.00%      60 Months

### **SIGNATURE LOAN (\$10,000 maximum)**

7.00%      12 Months  
9.50% - 12.00% 48 Months

### **SHARE PLEDGE LOAN**

3.00%      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*

**Wednesday, July 4th, 2012  
4<sup>TH</sup> OF JULY HOLIDAY**

**Monday, September 3rd, 2012  
LABOR 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

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