

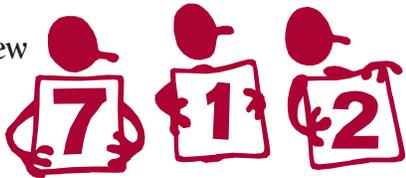


WHITING REFINERY Federal Credit Union

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

Got Credit? We Have A Loan For You!

Whether you need new wheels, an updated kitchen or even a

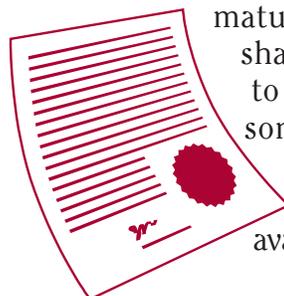


long-delayed vacation, historically low interest rates make it an ideal time to borrow. Rates are great and the friendly folks here at your credit union are ready and able to help you figure out the terms to match your budget. Using credit productively can help you save money. For example, if you are currently driving a gas-guzzler, buying a more fuel-efficient vehicle means you will have to make fewer painful trips to the pump. You can find and compare options at www.fueleconomy.gov. Renovating your home also can help cut your energy bills; a more energy efficient furnace, air conditioner, appliances and lighting, and new windows are easier on your pocketbook and the environment. Paying for your vacation with a loan from the credit union instead of higher interest rate credit cards can save you money, too. So if you need a loan, look to your credit union first. Call, click, or stop by the credit union.

Share Certificates: Save Now To Spend Later

If you need to borrow money, rates are great. If you want to save some, not so much. Low interest rates may have you thinking it's not worth the effort to save. The fact is, if you plan to spend money, you need to save it. Saving is simply not spending and with share certificates, you can set aside money for future purchases. They are especially useful to folks who are tempted to spend any money they have access to. When you open your share certificate, you agree to keep the money there until the maturity date or be subject to a penalty for early withdrawal. That's often an incentive to leave it alone.

If you ladder your certificates, you also can garner a little extra interest, yet have access to the funds in case you need them. Here's how it works: Let's say you have \$5,000 you want to set aside. Divide it into five parts and invest in five \$1,000 share certificates, each with a progressively longer maturity date. In other words, put \$1,000 in a one year certificate, \$1,000 in a two year and so on. In one year, each of the certificates will move "up the ladder." If you need the money, you can redeem the certificate, or you can reinvest the money in the slot vacated by the certificate with the longest maturity date. Laddering your share certificates allows you to have near-term access to some of your savings, at the same time earning the higher rate of interest available on the longer terms.



Real Deals For Wheels: Get Your Vehicle Loan At The Credit Union

Auto dealer financing offers come and go. And those special deals may be limited to only certain makes or models - typically the slow-selling ones. Plus, "not all buyers will qualify"; that means only those people with pristine credit histories are eligible for those zero-or-very-low interest rates.

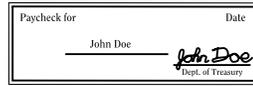
At your credit union, we offer fair and competitive rates on loans every day on all makes and models. Whether you're considering wheels that are new or new-to-you, see the credit union for a pre-approved loan. With a pre-approval, you have the freedom to visit multiple dealers, putting you in a better bargaining position with any of them. You can shop as though you are a cash buyer. Just don't let on that you have the financing in your pocket. Financing is a profit center for dealers, and although their primary goal is to sell you the car, truck or SUV, the salesperson may try to make up the income from the lost loan in other ways. So be coy about how you intend to pay for the vehicle until you have negotiated your best deal. Do your homework, too. Check Web sites such as edmunds.com, kbb.com (Kelley Blue Book), fueleconomy.gov, and the April issue of Consumer Reports magazine to compare features and prices. Remember the proverb, "He who is well prepared has won half the battle." With your preparations and a pre-approved loan from the credit union, you can find a real deal for your wheels.

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

DIRECT DEPOSIT: *A Smart Move*



Direct deposit is a fast, secure way to automatically have your paycheck, retirement check, or any recurring automatic payment deposited directly into your checking or savings account. Here are just a few benefits of our free Direct Deposit service:

- * Saves time. No wasting time spent standing in lines at the credit union.
- * It's quick. Your money is available for your use on the day of payment.
- * It's safe. Having peace of mind knowing your check won't get lost or stolen in the mail. (You will still get a pay voucher from your employer for your records.)
- * It's convenient. Your money is available regardless of whether you're away from your home or office, out of town, or simply too busy to make a deposit in person.
- * You can even have your direct deposit divided among several accounts.

Let us help you save time, money, and energy; signing up is easy. For more information about direct deposit, call your employer.

Like Us? Share Us!



Here's a way to help yourself and your family and colleagues: Spread the news about why belonging to the credit union is a good idea. You help yourself because as a cooperative, the more members who are engaged in the credit union, the better. We're able to operate more efficiently and effectively, which translates to increased value for our member-owners - lower rates on loans, competitive rates on savings, and improvements to products and services.

You'll also be helping your family members experience the quality service and fair prices your credit union is known for. So please pass the word. Let them know that chances are they are eligible to join the credit union and that they are missing out on a great deal by using another financial institution. Remember, friends don't let friends pay too much for financial services! Urge them to call, click, or stop by the credit union for more information.

Notary Service Available

Even though more and more of the documents in life can be dealt with electronically, there is still a large amount of legal and financial paperwork requiring paper as well as a signature. Sometimes, you even need a notarized signature. Signing your name in the presence of a notary signifies that you are doing so without undue influence; no one is forcing you to sign. You are also declaring you are signing the document for the intentions outlined in it and that you swear or affirm the document contains the truth.

If you need notary services, call on the credit union. We have a notary on staff who is available to help you. It's just one more benefit of belonging to the credit union.



Dividend News

The Board of Directors declared to pay .25% APR/
.25% APY on all eligible share accounts for the 3rd
Quarter of 2012 payable October 1, 2012.

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

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

Holiday Closings

**November 22nd & 23rd, 2012
THANKSGIVING**

**December 24th & 25th, 2012
CHRISTMAS HOLIDAY**

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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