



## WHITING REFINERY Federal Credit Union

---

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • [www.wrfcu.org](http://www.wrfcu.org) • January 2013

---

### ***Save The Date: Annual Meeting*** ***March 18, 2013***



The entire credit union benefits when members participate, which is why we're inviting each and every member to attend this year's annual meeting. The annual meeting provides an opportunity for credit union management and elected officials to share information and updates with you, the owners. You will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year as well as goals for the future. You will be able to ask questions, meet fellow members, coworkers, incoming credit union officers, and learn about what makes your credit union truly special.

Take advantage of this opportunity to find out what is going on at your credit union by attending the 2013 annual meeting. Mark your calendars today. We hope you are able to attend the Annual Meeting and Election, and look forward to seeing you!

The Credit Union's 78th Annual Meeting to be held at the St John Church Panel Room, 1844 Lincoln Avenue in Whiting – 7:00 PM. Advance reservations are NOT required to attend; just show up, sign-in, sit back and learn about the happenings of your Credit Union during 2012.

---

### **Credit Union Earns “5 STAR RATING” from Bauer Financial**

Many of you may have read the article in The Times Business Section on October 7th about the financial institutions in NW Indiana and Chicago's south suburbs who received a 5 star rating from Bauer Financial, Inc. which is a financial institution rating agency.

In its quarterly review of the performance of banks and credit unions around the area, I'm proud to say that our credit union was one of 22 financial institutions who received a 5 star “Superior” rating. According to Bauer Financial, our credit union has received a 5 star rating for the past 76 quarters – only 9% of financial institutions can boast that accomplishment.

Bauer Financial bases the ratings on several different factors which include consistent growth trends, profitability levels, asset quality, and capital levels.



# We Have The Key To Your New Ride

Whether you are just starting to browse auto dealer sites and the classifieds or are out there kicking the tires, we have the key to your new ride.

When you come to the credit union to get your pre-approved vehicle loan, you eliminate one of the uncertainties of the buying process.

You're free to shop around as though you were a cash buyer. You're not limited to any certain make or model that's eligible for the dealer's "special" financing. Often these are the vehicles that are not selling well, and while one of them may be what you are looking for in an auto, why limit your options?



It's best to keep how you will pay for any vehicle you're interested in under your hat, however. Financing is a profit center for dealers and if you indicate you have already taken care of your loan, the dealer may try to make up any lost income somewhere else in the negotiation. Our vehicle loan rates are great, so whether you're shopping for a new car, or one that's new to you, see the credit union first.

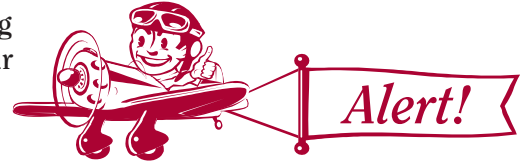
## WRFCU AUTOMOBILE LOANS

*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

# TIPS FROM IRS THIS TAX SEASON

Be sure to protect yourself against ID theft and other scams during tax filing season. Scammers attempt to use the name or logo of the IRS to obtain your personal information. To keep your information safe, follow these simple guidelines:



- \* IRS will never use e-mail to initiate contact with taxpayers about their accounts.
- \* If you receive an e-mail promising you a tax refund, delete it immediately without opening it.
- \* IRS employees do not reach out to taxpayers by e-mail or phone. Refunds and audits are sent by way of mail. If IRS communications are not coming by the United States Post Office, be very skeptical.
- \* Never open unsolicited messages claiming to come from IRS.
- \* If you have any questions and need to confirm if something is coming from the IRS, call them directly at 1-800-829-1040.

---

## ***ID Theft: Protecting Yourself***

If you have ever had your wallet go missing, you know the sense of stomach-turning panic that ensues. But there's an even more insidious danger to your well-being: Identity theft. When an identity thief steals your personal information, the resulting havoc can last months, even years. And it can happen to anyone, at almost any time. ID theft is so prevalent, there's no ironclad way to keep it from happening to you. But there are some simple things you can do to help protect yourself:



- 1.** Think twice before giving out your Social Security number or any personal information. Ask why it's needed.
- 2.** Be cautious any time you are online. Don't click on links in emails unless you are absolutely sure they are legitimate. Look for "https://" in the Web address and scroll over the lock icon to verify the site's authenticity.
- 3.** Never give out personal or account information to an unsolicited caller or answer a text asking for it.
- 4.** Shred documents with personal information (including junk mail with your name and address) prior to recycling or discarding them.
- 5.** Visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) for more help, including what to do if you are a victim.

---

## ***Tired Of Paying High Bank Fees? Get Relief At The Credit Union***

Sometimes, old habits die hard. But even old shoes can start to pinch. Despite having had your checking account at the same bank for decades, it may be time to stop paying high fees for the privilege of accessing your money. Check out a share draft/checking account at the credit union. One warning: You will have to get used to hearing the word "no" - as in no minimum balance, no per-check fee, and no monthly charge. When you say "yes" to a checking account at the credit union, we'll make it as easy as possible for you to make the switch.

We also offer Bill Pay free of charge which comes directly out of your checking account. So if you're tired of the fees on your bank checking account statement each month, take charge of your financial health. Call or stop by the credit union and let us help you open a better checking account today.



## *Dividend News*

The Board of Directors declared to pay .25% APR/  
.25% APY on all eligible share accounts for the 4th  
Quarter of 2012 payable January 1, 2013.

---

## *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](http://www.wrfcu.org)

---

## *Holiday Closings*

**January 1st, 2013  
NEW YEAR'S DAY**

**February 18th, 2013  
PRESIDENT'S DAY**

**March 29th, 2013  
GOOD FRIDAY**

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