



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • April 2013

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.



Recap of Credit Union Services

On occasion I get questions from members regarding what services the credit union offers, so I decided to list them here. If you have any questions regarding one of these services or would like to access that service, please give us a call.

- American Express Gift Cards
- American Express Travelers Checks
- American Express Checks for 2
- Banking by Mail
- Bill Pay (Online through our Website)
- Cashier's Checks (\$3.00 Fee)
- Credit Disability Insurance (Member Pay)
- Credit Life Insurance (Member Pay)
- Debit/ATM Cards
- Direct Deposit
- Free Notary Service
- Great America Discount Tickets
- Internet Home Banking
- Money Orders (\$1.00 Fee)
- Mortgage Loans
- NCUA Share Insurance (\$250,000.00)
- Savings Accounts
- Share Certificates (CDs)
- Share Draft (Checking Accounts)
- Various Loans at Competitive Rates

REBUILDING YOUR CREDIT HISTORY



1. Always pay your bills on time. Delinquent payments and collections have a negative impact on your credit score.
2. Keep balances low on your credit cards and other revolving credit. High balances lower your score.
3. Only apply for, and open, new credit accounts as needed. Opening a new account just to have a better credit mix won't increase your score.
4. Pay off your debt instead of moving it around. Owning the same amount, but having fewer open accounts, may lower your score.

Remember, you can't rebuild your credit score; you rebuild your credit history. Time is your ally in improving your credit. There is no "quick fix" for a bad credit score, so be aware of suspicious deals that offer you a fast and easy solution.

WRFCU AUTOMOBILE LOANS

New - 4/1/2013

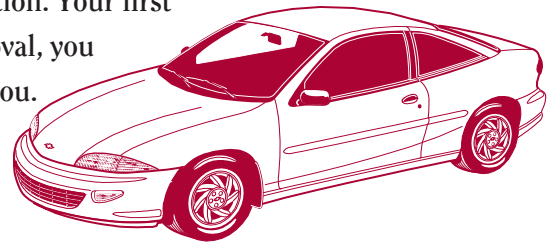
CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	2.00%	100%	36 Months
2013	2.50%	100%	48 Months
	3.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	4.50%	100%	72 Months
2013	5.50%	100%	84 Months
OVER \$20,000.00			
2012	3.50%	100% Book Value	48 Months
	3.75%	100% Book Value	60 Months
2011	3.75%	100% Book Value	48 Months
	4.00%	100% Book Value	60 Months
2010	3.75%	75% Book Value	42 Months
	4.50 %	100% Book Value	42 Months
2009	3.75%	70% Book Value	42 Months
	4.75%	100% Book Value	42 Months
2008	3.75%	65% Book Value	36 Months
	4.75%	100% Book Value	36 Months
2007	4.00%	60% Book Value	24 Months
	5.00%	100% Book Value	24 Months
2006	4.25%	50% Book Value	24 Months
	5.25%	100% Book Value	24 Months

Need A Vehicle? Stop, Shop And Buy

If Old Man Winter was hard on your vehicle, it's time to spring into action. Your first destination: the credit union for a pre-approved loan. With a pre-approval, you can shop around for that new car, truck or van, or one that is new-to-you.

The Web makes it easy to see what's available, with sites like www.edmunds.com and www.kbb.com (Kelley Blue Book) offering guidance on what your options are and what you can expect to pay.

Other sites to visit are www.carsoup.com, www.consumerreports.org, and www.carprices.com.



After gathering information online, it's time to narrow your search and visit the Web sites of dealers or check out used cars for sale in the classified ads and on Craigslist. Start narrowing down the list of acceptable vehicles. Once it's a reasonable length, it's time to set foot on the dealer's lot or visit private sellers. Try not to fall in love with a particular vehicle. Keep your options open so you are in a better position to negotiate the best car for the best price. If you are uncomfortable with negotiating, bring along a friend or family member who isn't. Or conversely, shop alone but tell the salesperson that your spouse or significant other must be consulted before you can make the deal. This is the same negotiating tactic the salesperson will use on you when he or she says that your offer must be approved by the sales manager. Keep the fact you have been pre-approved out of the equation. Dealer financing is a profit center and if you disclose you already have a loan, the salesperson may try to make up the profit somewhere else in the transaction.

REVIVE THAT DORMANT ACCOUNT

Like bills stuffed into the pocket of an old coat, you may have money tucked away in your credit union share savings account. It may be fun to discover stowaway funds as you spring clean your closet, but realize the found money hasn't been productive for you. You could have used it for something you needed. It's the same with your dormant account. In fact, a dormant account is counterproductive because it costs your fellow member/owners of the credit union money. The account must be maintained, even if it's not being used. It's time to revive your account and put it to work by adding to it regularly.



Ask us how you can use automatic transfers to make saving painless and keep your account from going dormant. Even saving a little at a time can add up to a lot. Stop by the credit union and we'll show you how.

ATMs:

Convenience 24/7

Automated Teller Machines (ATMs) have come a long way since the 1960s when cash machines first appeared. In 1968, a few banks introduced plastic cards encoded with cash that could be purchased from a teller. Unfortunately, the machine always ate the card. If you wanted to make another transaction, you had to buy another card. Today, you can find an ATM virtually anywhere, but some still have a voracious appetite: Now it's for fees. That's why you'll want to use your credit union's network of surcharge-free ATMs whenever you can. To find a surcharge-free ATM, go to www.allianceone.coop.

Whether you need cash at midnight to pay the babysitter, want to transfer funds or make a balance inquiry, enjoy the convenience of using an ATM. Keep the transaction safe by not writing your PIN (personal identification number) on the back of your plastic card and being aware of your surroundings. For more information about how to maximize the value of your ATM card, call or stop by the credit union.



MORTGAGE LOANS HERE

Buying a home is not only one of the most expensive purchases you can make, it's also one of the most emotionally charged. It's an exciting time and a worrisome one, as you ponder whether you are making the right choice. Is your offer to purchase too high or too low? If it's accepted, will the house pass its inspection? What will the appraisal reveal about housing values in the neighborhood?



That's why if you're house hunting, you'll want the friendly staff at the credit union on your side. We can be your guide, helping you sort out the paperwork and clearly explaining all of the terms and the disclosures. You'll get both a great rate and great service when you finance your home at the credit union. There may be other sources for a home loan, but only one where you are a member-owner of the place: your credit union. Remember, we only exist to serve you, so let us help you with your mortgage loan. For more information regarding our mortgage loans, please contact Ted Izak at Lake Mortgage today – 219-769-5941 – Ext. 337. Make sure you tell him you're a member of the Whiting Refinery FCU.

**WHITING REFINERY
FEDERAL CREDIT UNION**

1339 - 119th Street
Whiting, Indiana 46394

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

Dividend News

The Board of Directors declared to pay .25% APR/
.25% APY on all eligible share accounts for the 1st
Quarter of 2013 payable April 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

Holiday Closings

**May 27th, 2013
MEMORIAL DAY**

