



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • April 2010

ANNUAL MEETING BECOMES 75TH ANNIVERSARY GALA

It truly was an "Evening to Remember" Monday, March 15 as more than 230 people attended the Credit Union's 2010 Annual Membership Meeting and 75th Anniversary Celebration.

It was, of course, an evening of business, along with socializing, recognition awards and a remembrance of our history.

The Indiana Credit Union League recognized the WRFCU's Anniversary with an award presented by *Joe Guilfoxy*, Vice President, Consulting and Education.

A congratulatory letter *from Indiana Governor Mitch Daniels* was read by George Toth, Credit Union President. The Governor commented "Your Credit Union's contributions to the community help make our state a better place to live. I salute your commitment and contributions of your members to our state."

U.S. Congressman Peter J. Visclosky in his recognition letter said he was "honored" to congratulate the Credit Union on its 75th Anniversary. "The Whiting Refinery Federal Credit Union provides a valuable service to the BP employees and should be recognized and commended."

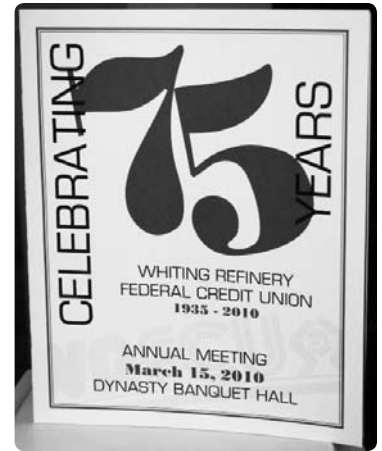
Appreciation for the support given to the Credit Union over the years by Whiting Refinery management was also recognized as Toth presented a Recognition Certificate to Nick Spencer, the Refinery's recently-appointed Business Unit Leader.

During the meeting there was an election of board members. The following is a list of your Board of Directors for 2010.

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|-------------------------|-------------------------|
| <i>Janet Brezene</i> | <i>Dave Shike</i> |
| <i>Dave Kirchhoff</i> | <i>Cathryn Stachura</i> |
| <i>Robert Markovich</i> | <i>Edward Strbjak</i> |
| <i>Theresa Misner</i> | <i>George Toth</i> |
| <i>Paula Rogers</i> | |

Memories of our 75th Anniversary celebration are shown here in photographs graciously taken by Dave Graziani. Copies of the special 75th Anniversary program are still available. Please call if you would like a copy sent to you.

Happy 75th Anniversary to all WRFCU Members!



President George Toth presenting recognition award to BP Refinery Manager Nick Spencer



Joe Guilfoxy, Vice-President of Consulting & Education with the Indiana Credit Union League, presenting award to President George Toth and Vice-President Dave Kirchhoff



President George Toth presiding over meeting.



Joe Guilfooy, Vice-President of Consulting & Education with the Indiana Credit Union League



Left to Right: President George Toth, BP Refinery Manager Nick Spencer, Credit Union Manager Carol Graziani, and Vice-President Dave Kirchhoff



*Office Staff
Front Row: Julie Boyle, Minerva Yan
Back Row: Carol Graziani, Andrea Manson*



Credit Union Board of Directors



Credit Union members at meeting.



New Wheels Start Here



Spring into summer behind the wheel of a new vehicle; whether it's new or just new to you, remember that chances are the best place to finance it is at the credit union. We offer great rates on both new and used vehicles. And because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from the credit union. It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's because dealer financing is a profit center. If you divulge you have already secured a pre-approved loan at the credit union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation.

Thanks to the Web, you can do most of your vehicle-buying research from the comfort of your computer. If you have any questions, call on us. We help members with vehicle purchases almost every day. We're happy to share our experience and expertise with you.

NW Indiana Credit Unions Invite You to Go Green

NW Indiana Credit Unions are hosting a Free Community Shred Day on Saturday, July 17th as part of their summer Member Appreciation. Free shredding services will be available from 11 am to 2 pm at Northern Indiana Federal Credit Union, 8121 Grand Blvd., Merrillville, IN 46410.

Materials acceptable for shredding – any records or documents that contain personal information – staples do not need to be removed. A Certificate of Destruction will be issued upon request.



Clean Up Those Dormant Accounts

Spring is the time for the annual ritual of housecleaning for many people. Also, make it the time of year to clean out those old, dormant accounts you may have at your credit union. Take a few moments to go through your accounts to see if you have any that have become inactive. If so, please take the time to contact the credit union about reactivating the accounts or closing them.



Stagger Your Free Credit Reports

Free credit reports (not credit scores) are available to every consumer with a social security number, on an annual basis. The law allows consumers to receive copies from all three credit bureaus: Trans Union, Equifax, and Experian. You may order from just one credit bureau or all three at the same time through the Annual Credit Report website (www.annualcreditreport.com).



Credit experts say that the best way to get your three annual credit reports is to stagger them throughout the year. The advantage of ordering one now and others later (for example, one credit report every four months) is that you can keep track of any changes or new information that may appear on your credit report. Also, by staggering your reports throughout the year, you will be able to monitor your reports for signs of identity theft or fraud year round. Remember, if you order all three credit reports at the same time, you will not be eligible to request them again until twelve months, or one year, has passed since your first request.



Dividend News

The Board of Directors declared to pay 1.00% APR/1.00% APY on all eligible share accounts for the First quarter of 2010 payable April 1, 2010.

Certificate Rates

1 Year (\$1,000.00 min) 1.75%APR/1.76%APY
2 Year (\$1,000.00 min) 2.00%APR/2.02%APY

Loan Rates

SIGNATURE LOAN (\$10,000 maximum)

7.00% 12 Months
9.50% 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

Our low loan rates change often. 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

**Friday, April 2nd
GOOD FRIDAY**

**Monday, May 31st
MEMORIAL DAY**

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.
a U.S. Government Agency

**Savings Rate: 1.00% APR/1.00% APY
2 Year CD Rate 2.00% APR/2.02% APY**

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

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