



WHITING REFINERY Federal Credit Union

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · April 2018

The 83rd Annual Meeting

The Credit Union's 83rd Annual Meeting was held on March 19, 2018 at The Dynasty Banquet Hall, 4125 Calumet Ave, Hammond. We would like to congratulate Dave Kirchhoff, Sue Mateja, and Carl Towner who were re-elected to the Board of Directors for another three year term.



NEW this year, we are offering Indiana Beach Discounted tickets. The discounted price is \$30.00 each, that's a savings of \$9.99 per ticket. Visit www.indianabeach.com for a complete schedule of operating days and hours.



We will be offering Deep River Waterpark tickets again this year. Contact the credit union for more details. Visit www.deepriverwaterpark.com for a complete schedule of operating days and hours.



We will be offering Six Flags Great America tickets again this year at a discounted rate of \$48.50 each. That's a savings of \$26.49 per ticket. Tickets are available for any operating day during the 2018 season. Hurricane Harbor is an additional fee which is only available at the park. Visit www.sixflags.com for a complete schedule of operating days and hours.



Free document destruction on Saturday, April 21, 2018 hosted by Member Source Credit Union at two different locations, 1903 W. 45th Ave Griffith, Indiana 9:00 am - 11:00 am. And 8580 Virginia St. Merrillville, Indiana 12:00 pm - 2:00 pm.



The Importance Of Balancing Your Monthly Statements

It happens: You get an email alert your monthly checking account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it. That procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. And unless you have overdraft protection, that could mean the embarrassment of a "bounced" check - costing you a return check fee from a merchant and an NSF (non-sufficient funds) fee from the credit union.

So when your statement arrives, take some time to ensure that the balance in your check register agrees with the statement balance. If it doesn't, look for:

- * ATM cash withdrawals or a check you may have neglected to record
- * Checks you wrote that have not been cashed or cleared
- * Debit Card purchases not recorded
- * Online Bill payments you may have not recorded
- * Deposits not recorded
- * A subtraction or addition error

If you still need help, contact the credit union for assistance.

Check Your Credit Report

Keep Track Of Your Credit

It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

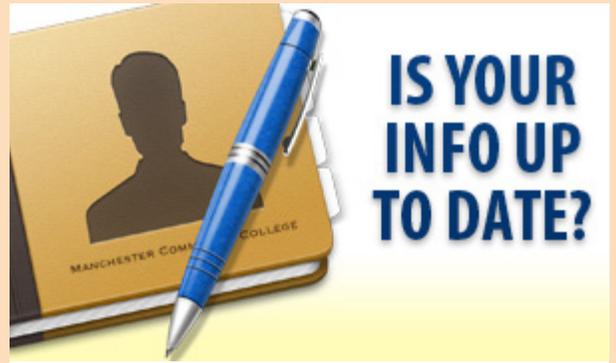
You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

Revive Your Dormant Accounts

Spring is in the air. Time to wake up to warmer and longer days. And time to revive those dormant accounts at the credit union and elsewhere. A dormant account is one in which there has been no activity for a long period, other than the posting of interest if it's a savings account. Because there is a cost relating to maintaining the account, you may be subject to a dormant account fee. That's why you'll want to wake it up by making a deposit to or withdrawal from the account. If it's a savings account you've neglected, why not use it to set aside funds for a vacation, down payment on a new vehicle, or other special purpose? Money experts agree that having special accounts for items on your personal or your family's wish list is an effective way to save.

Refinancing Your Vehicle

You love your wheels. But your loan payments? Not so much. It's time to check out refinancing your vehicle at the credit union. Chances are we can lower your interest rate. We have terms to fit your specific needs as well. For example, if you'd like to pay your loan off faster, we can offer you a shorter term. Or if you've had an unexpected hit to your budget and you need lower monthly payments, we can set you up with a longer term. Let us help you regain control of your vehicle loan. To find out more, visit our website. Then contact one of our friendly loan officers. They'll be happy to help you decide if it's a smart move to refinance.



On the Move? Keep Your Credit Union Up-to-Date

Whether you're right-sizing your residence or returning from your winter retreat, keep your contact and mailing address information up-to-date with the credit union. This way, you can be certain of receiving important information about your accounts, some of which we may not be able to forward to your current address. It's also a safe guard against identity theft. By having correct change-of-address information on file, we can be alert to potential fraudulent activity, for example, a thief who is attempting to take over your account. So whether it's a change in your permanent residence or a temporary move to a seasonal home, keep us posted. Let us know about any changes to your telephone numbers or your email address as well. We value your membership in the credit union and want to do everything we can to ensure its security.



Do You Need A Financial Checkup?

Regularly assessing your financial health is just as important as getting your yearly physical. Here are some tips to get started:

1. Review your spending. Take a look at your checking account, credit card and other statements and tally your expenses. Keep it simple by using broad categories like housing, food, transportation, entertainment, and so on, but don't forget bills you pay annually or semi-annually, like insurance and taxes.

2. Assess whether you can reduce your expenses. For example, if you are paying 18 percent APR, or even more on your credit cards, check with the credit union about a Consolidation Loan. If your cable bill is soaring, consider streaming services that can cost as little as \$5 per month. Call every expenditure on the carpet. Are you paying for something that really provides value or would you really not miss it if it were gone?

3. Take a look at your savings and investments. Keep the SLY principle in mind. SLY stands for safety, liquidity and yield, and you should evaluate your holdings in that order: safety first, liquidity second and yield third. Be sure you have enough money in insured accounts that you can access quickly to cover immediate or emergency needs before you invest in somewhat riskier investments that may take time to recover from market losses.

30 YEAR FIXED RATE MORTGAGE

Your credit union now offers the most popular mortgage at a discount. A 30 year fixed rate mortgage is now being offered at a discount of 0.25% from the rates offered to the general public by Lake Mortgage. Lake already offers extremely competitive rates. The benefits of being a WRFCU member could be worth over \$5,000 for the average home loan. Contact Peter Vrehas – Ext. 352 at Lake Mortgage (219-769-5941 or 1-800-627-5566) and be sure to mention that you are a WRFCU member for the latest rates!

How Secure Is Your Mobile Phone?

Mobile phones have revolutionized our way of life. We use them to contact our friends and family, get directions, check social media, get news updates, listen to music, take photos, plus take care of our financial business, and much more. In fact, mobile phones are so ubiquitous, many families have had to set rules about usage, for example, no phones allowed at the dinner table. While mobile phones are now woven into the tapestry of our lives, don't let familiarity breed complacency. It's easy to sacrifice security for convenience. Here are some do's and don'ts to keep in mind:

- Do pass code protect access and regularly change your passwords.
- Don't leave your phone unattended; be vigilant about where you put it down.
- Don't use public Wi-Fi for any secure transactions; most public Wi-Fi connections are not secure, resulting in an open door for hackers.
- Don't walk and talk; thieves have perfected a back-of-the-head slap that lands your phone in their hands in one easy step

10 Tips For ATM Safety And Security

Whether making deposits, withdrawing cash, or inquiring about balances, nearly all consumers love the convenience and accessibility of ATMs. For Whiting Refinery Federal Credit Union members, using ATM services is a very affordable option and one that greatly expands their branch network.

ATMs can definitely make life and managing finances easier, but they also leave us vulnerable and must be used wisely. Experts warn that ATMs should be treated with the same caution as cash or checks. You would never leave your wallet, purse, or checkbook unattended or unsecured so your ATM card and related information deserve the same security.

While thieves and ATM skimmers have made it their life's work to target unsuspecting ATM users, we can stay one step ahead of them. By using some good old fashioned common sense and putting a few simple safeguards in place, you can be a smart, secure, and savvy ATM user.

The Electronic Funds Transfer Association (EFTA) suggests these important safety tips when using the ATM:

1. Always pay close attention to the ATM and your surroundings.
2. Be wary of people trying to "help" you with your ATM transaction.
3. Don't use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable with.
4. Don't allow people to look over your shoulder as you enter your pin code.
5. Do not re-enter your pin if the ATM "eats" your card - contact a credit union official immediately.
6. Never write your pin on the back of your card.
7. Do your automated banking in a public, well-lit location.
8. Never count cash at the machine or in public.
9. When using a drive-up ATM, keep your engine running, doors and windows locked, and leave enough room between your car and others in the drive-up line.
10. Closely monitor your statements and balance

**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 .80% APR/
.80% APY on all eligible share accounts for the 1st
Quarter of 2018 payable APRIL 1, 2018.

Certificate Rates

1 Year (\$1,000.00 Min) 1.20% APR/1.21% APY
2 Year (\$1,000.00 Min) 1.40% APR/1.41% APY
3 Year (\$1,000.00 Min) 1.60% APR/1.61% APY
4 Year (\$1,000.00 Min) 1.80% APR/1.81% APY
5 Year (\$1,000.00 Min) 2.00% APR/2.01% APY

Loan Rates

NEW AUTOMOBILES

1.99%* 36 Months
1.99%* 48 Months
1.99%* 60 Months

SIGNATURE LOAN (\$10,000 maximum)

7.00%* 12 Months
9.00%-14.00%* 48 Months

SHARE PLEDGE LOAN

1.99% 60 Months

EDUCATIONAL LOAN

7.00%-12.00%* 48 Months

*Based on Credit Score & Debit Ratio

Whiting Refinery Federal Credit Union

SERVING OUR MEMBERS SINCE 1935

1339 - 119th Street,
Whiting, Indiana 46394
(219)659-3254
wrfcu@wrfcu.org

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 28, 2018
MEMORIAL DAY

July 4, 2018
INDEPENDENCE DAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

