



# WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • [www.wrfcu.org](http://www.wrfcu.org) • January 2014

## SAVE THE DATE: ANNUAL MEETING MARCH 17, 2014

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members, and stockholders. But because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union - we hope to see you there.



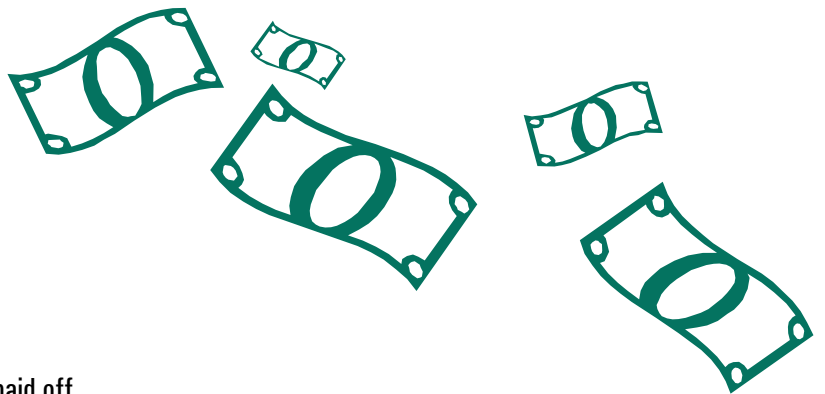
The Credit Union's 79th Annual Meeting will be held at St John Church Panel Room, 1844 Lincoln Avenue in Whiting at 7:00 PM on March 17, 2014.

## Consolidate And Keep More Of Your Money In The New Year

A brand new year is on the horizon and it's a great time for a fresh financial start. However, if your lack of credit worthiness, mounting expenses, or that pesky holiday debt is holding you back from reaching your financial goals, a Debt Consolidation loan from your credit union may be the answer. This low-rate financing is a great way to manage your expenses and potentially lower your monthly payments allowing you to keep more of your hard-earned money.

If you are juggling high-interest credit card payments, an auto loan, post-holiday bills, or other types of debt, a Debt Consolidation loan could offer you:

- \* Lower interest rates and payments
- \* A fixed payment
- \* More time each month with just one bill to pay
- \* Just one due date to remember
- \* An end to high-interest debt
- \* An improved credit score
- \* A clearer picture of what you owe and when it will be paid off

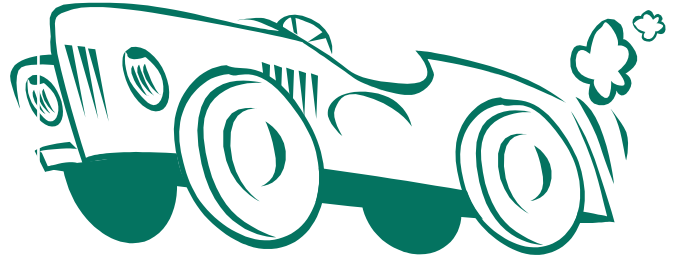


A Debt Consolidation loan may be the difference-maker in helping you take control of your finances. Apply today by visiting our website or stopping by the credit union and get your fresh financial start underway.

## Credit Union Loan Puts You In The Driver's Seat

If you're concerned your current vehicle is no match for Old Man Winter, let a loan from the credit union put you back on top of your game. Interest rates have never been better on loans for both new and used vehicles. When you finance your wheels with the credit union, you have a lot more options than you do with dealer financing. At first glance the dealer rates can be appealing, but typically they are offered only on select models, often the slower-moving ones. And "not all buyers will qualify" - meaning the best rate may only be available to buyers with pristine credit records.

When you get a pre-approved loan from the credit union, you can shop like a cash buyer. You can compare various makes and models across a number of dealers. Start your search online at sites like [www.edmunds.com](http://www.edmunds.com), [www.kbb.com](http://www.kbb.com) (Kelley Blue Book), [www.autobytel.com](http://www.autobytel.com) and others. Check out the April issue of Consumer Reports magazine, the annual car buying guide. Armed with your loan from the credit union and your research, you'll be in the driver's seat.



### 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

# KEEP YOUR IDENTITY SAFE THIS HOLIDAY SEASON

According to the 2013 Identity Fraud Report by Javelin Strategy & Research, in 2012 identity fraud incidents increased by more than one million victims with more than \$21 billion stolen, the highest amount since 2009. The study found 12.6 million ID theft victims in the US in the past year or 1 every 3 seconds.

The holiday season is an especially good time for ID thieves to take advantage of otherwise vigilant consumers who are distracted by the holiday hubbub. Here are five tips for avoiding ID fraud:

1. Never give out personal information to strangers over the phone, email, or text. Despite seasonal solicitations, do your best to politely decline no matter what. Report any suspicious attempts claiming to be from your credit union. We will NEVER do this!
2. Beware of pocket pickers by carrying purses tightly and wallets in a front pocket.
3. Practice online safety when shopping. Check for the "lock" icon on your browser and the "https" in the URL. Keep anti-virus software and firewalls up-to-date for maximum protection.
4. Keep personal documents and info secure including your PIN, credit/debit cards, checkbook, and Social Security card number. Keep cards in a safe place and never
5. Sign up for a credit monitoring service from one of the three national credit reporting agencies (Equifax, Experian, and Trans-Union). For a minimal cost, these monitoring services will alert you to major changes on your credit report.

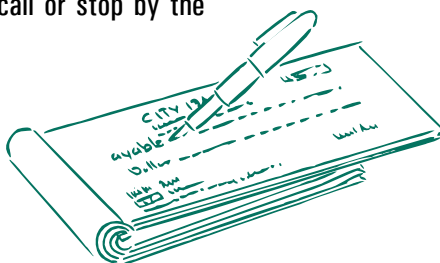


keep info in your wallet.

If you take the proper precautions and remain alert during the hustle and bustle of the holidays, you should drastically decrease your chances of being affected by identity theft and scams. Be smart, be safe, and have a Happy, Healthy Holiday Season.

## STILL PAYING CHECK FEES? JUST SAY NO

Are you "fee-ed" up with your checking account? What are you waiting for? It's time to just say no to high minimum balance requirements, per-check fees, and service charges. Switch to a share draft/checking account at the credit union and say "yes" to a member-friendly checking account. At the credit union the emphasis is on making it easier for you to manage your money, not thinking of ways to bolster the bottom line. Don't just get mad every time you read your monthly account statement and see how many ways you may have been taken advantage of. Instead, call or stop by the credit union and we will help make the switch as simple as possible. Also, ask us about the many other financial services that can save you money.



## WRAP UP YOUR HOLIDAY DEBT

Your Credit Union has the perfect way to wrap up your holiday debt. With a low-rate Signature Loan from the Credit Union, you can enjoy affordable payments and flexible terms. And, you'll have those bills wrapped up before the next holiday season arrives. Apply for your Signature Loan today.



**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 4th  
Quarter of 2013 payable January 1, 2014.

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## ***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

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## ***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)

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## ***Holiday Closings***

**January 1, 2014**

**NEW YEAR'S DAY**

**February 17, 2014**

**PRESIDENT'S DAY**

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency