



WHITING REFINERY Federal Credit Union

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · January 2019



Calling all members! You're cordially invited to the credit union's 84th Annual Meeting.

The Annual Meeting of the Whiting Refinery Federal Credit Union is on March 18, 2019 at 6:00 pm to be held at the Dynasty Banquet Hall located at 4125 Calumet Avenue, Hammond. At the credit union, you're not a customer: You're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2018 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs. We look forward to seeing you there.



Because of the wonderful generosity of our members we had a successful turn out of our Angel Tree this year. On behalf of the credit union we would like to extend a heartfelt thanks to everyone that helped make some children's Christmas a brighter one..



Job Opening

Whiting Refinery Federal Credit Union, located in Whiting, Indiana is seeking an energetic individual to fill a Full Time Entry Level Clerk/Teller position.

Responsibilities include but not limited to: Waiting on the counter, perform account transactions, account maintenance, member correspondence, daily balancing of cash drawer, filing, answering phones, opening new accounts, maintaining delinquencies, collection accounts, insurance/title correspondence and maintain a well-developed working knowledge of the credit union's products and services.

Full-Time employee benefits include: Health Insurance, Retirement Plan, Disability Insurance, 401K Plan, Holiday Pay, and Vacation Pay.

Requirements: High School Diploma or GED, at least 3 years cash handling in a financial institution, have good customer service skills, be able to multi-task, be dependable, be a contributing member of the team and have flexible availability.

Interested Candidates should send resume to:
Whiting Refinery Federal Credit Union
1339 – 119th Street
Whiting, IN 46394

Or Email to julie@wrfcu.org

IT'S THAT TIME AGAIN:

The New Year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2018 taxes anyway. So it's a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.

It can happen to anyone: You need to call a plumber to fix the sink at the same time your car's tires need replacing. Oh, and the insurance bill is due. If you need cash to help smooth out some of the wrinkles in your life, see the credit union for a Signature Loan. A Signature Loan is a personal loan best for short-term needs. You simply sign the loan agreement. There's no collateral involved, unlike a home loan or a vehicle loan, so you will pay a higher interest rate than on those loans. But it's a lower cost alternative to a credit card. So when life happens and you need cash to cover the consequences, count on the credit union to see you through the rough patches. Call on us today.



If you are looking to purchase a new or used vehicle stop by the credit union to get a preapproved auto loan. A preapproval will give you better buying power when you go to the dealership. You will know exactly what you're qualified to spend on the vehicle. Or if you have already purchased your dream vehicle you can come into the credit union to refinance the vehicle. Contact the credit union and speak to one of our friendly staff members for more information.

FAST CASH

The signs are tempting - "Fast Cash!" "No Paperwork" "Payday Advance" - but like many temptations, you may soon regret that you've succumbed. That's because you'll pay a high price for the convenience of "fast cash." Check-cashers and payday lenders typically charge high fees for the chance to put cash in your pocket. According to the Center for Responsible Lending, on average, payday loans can carry an interest rate of 391% APR (annual percentage rate) and often the product is designed to force borrowers into repeat loans. If you find yourself in a financial bind, stop by the credit union and we will do our best to help you. A Signature Loan may be what you need to get over a financial hump. Equally important, we'll show you how to start putting money aside for the future. Even small amounts can add up, and can give you the financial cushion you need.

WE JUST WANT TO SAY... THANK YOU!

As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union worldwide. As we reflect on 2018 at the Whiting Refinery Federal Credit Union, we want to send a special "thank-you" to our members for their support and loyalty.

At the Whiting Refinery Federal Credit Union we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea of a democratic, not-for-profit financial cooperative.

We hope you accept our heartfelt gratitude, and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.



While the holiday season is chock full of beloved traditions, festive gatherings, and cherished family time, it also comes with pesky to-do lists, gift-buying worries, and plenty of expenses that can easily spiral out of control. If you financially and mentally overextended yourself this year, take comfort in knowing that you can better plan for next year with a Christmas Club Account.

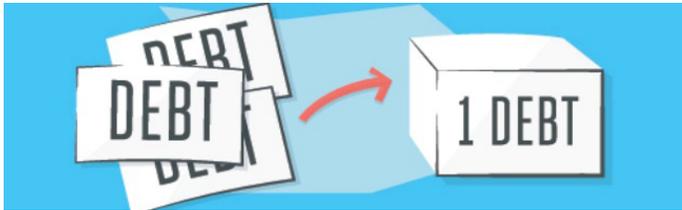
This convenient account is designed to help you easily save for things like gifts, entertainment, dining, and travel expenses during the holidays. As a dedicated savings program, the Christmas Club Account helps you get started and stay on track to saving for the 2019 holiday season.

Since it's linked to direct deposit or payroll deduction, your savings are deducted automatically as designated. It's also separate from your regular savings and checking accounts, for better budgeting. Saving doesn't get much easier than that!

Be financially savvy and stress-free next holiday season by signing up for your 2019 Christmas Club Account!

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 Sean Conley – Ext. 355 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!



CONSOLIDATION LOANS

If the looming New Year has gotten you rethinking your financial management strategies, or lack thereof, this may be the perfect time to take control of your money matters. Imagine 2019 as the year you ditch that debt, rebuild your credit, and really reach some of those financial goals. With a Whiting Refinery Federal Credit Union Debt Consolidation Loan you can do all of this and more.

This low-rate financing option provides a two-fold solution, allowing you to 1) lower monthly payments from things like post-holiday bills, high-interest credit card payments, vehicle loans, etc., and 2) keep a decent amount of cash in your wallet for daily expenses even while repairing your overall financial well-being. A Debt Consolidation Loan offers benefits like:

- * Lower interest rates and payments
- * A fixed payment
- * Only one due date to remember
- * Only one bill to pay
- * More breathing room each month
- * No more high-interest debt
- * Credit score improvement
- * Awareness of what you owe and when it will be paid off

Don't wait until next year - say "YES" to debt consolidation now! To learn more or apply today, visit our website at wrfcu.org or call 219-659-3254, or stop by our local branch.



GET A DEBIT CARD!

With a Credit Union Debit Card, shopping is as simple as a swipe. It is faster than writing a check and safer than carrying cash. Plus, it's accepted almost anywhere. You can make purchases online or at the corner store and know that you can do so securely and easily.

Your Credit Union Debit Card offers the following features:

- * Quick, convenient access to your accounts
- * Safer than cash
- * Make purchases and the funds are automatically deducted from your checking account
- * Get cash 24/7, either at an ATM or when shopping at merchants that offer the "cash back" option
- * Track and monitor payments for better budgeting and control

To find out more about the advantages of using a debit card, call or stop by your credit union today for more information.

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

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

Dividend News

The Board of Directors declared to pay 1.25% APR/
1.26% APY on all eligible share accounts for the 4th
Quarter of 2018 payable JANUARY 1, 2019.

Certificate Rates

1 Year (\$1,000.00 Min) 1.75% APR/1.76% APY
2 Year (\$1,000.00 Min) 2.00% APR/2.01% APY
3 Year (\$1,000.00 Min) 2.25% APR/2.26% APY
4 Year (\$1,000.00 Min) 2.50% APR/2.51% APY
5 Year (\$1,000.00 Min) 2.75% APR/2.76% 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

January 1, 2019
NEW YEAR'S HOLIDAY

February 18, 2019
PRESIDENTS DAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

