



wrfcu

**WHITING REFINERY Federal Credit Union**

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · January 2020



## Mark Your Calendars!

Join us for this informative evening on Monday, March 16, 2020 at 6:00 pm to be held at the Dynasty Banquet Hall located at 4125 Calumet Ave Hammond, IN. We hope you are able to attend and we look forward to seeing you there!

Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of the Whiting Refinery Federal Credit Union, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community.

At the 2020 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. You'll have the chance to take part in a question and answer session, as well as cast your vote in the election of incoming credit union officers.



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.

## INTEREST STATEMENTS

1099-INT will be mailed no later than January 31, 2020. Please note you will only receive one if you earned more than \$10.00 in interest.

## LET'S FACE IT -

The holidays are expensive. Travel, gifts, special meals and entertaining, postage and shipping costs all can bring on a significant holiday hangover once the "most wonderful time of the year" has passed. There is a way to make the aftermath of your 2020 holidays less stressful and more joyful: Open your Christmas Club Account at the credit union. By setting aside funds, you'll be in a much happier place come January 2021. Even tucking away \$20 per week will net you about \$1,000, the average amount spent on the winter holidays, according to the National Retail Federation's estimates. Set up an automatic transfer from your checking account to make saving painless. Then when it's time to start your shopping cart, you can enjoy it more knowing you have the funds available. Open your Christmas Club Account today.



Once you've checked off all the boxes on your holiday gift list, why not treat yourself to that new car or truck you've been thinking about? Year's end is a great time to look for a vehicle and with the Whiting Refinery Federal Credit Union great low rates and pre-approval, you could have your new ride in the driveway just in time to welcome 2020!

## AFFORDABLE VEHICLE LOANS

The credit union's vehicle services and affordable vehicle loan are just the tools you need to help you quickly and easily manage your auto-buying experience this winter. We want to help our members find the right car or truck, finance that new set of wheels, and save as much money as possible in the process.

- Up to 100% financing of the vehicle's value plus tax and tags
- Option for pre-approval
- No monthly fees or prepayment penalties
- Easy, convenient application process
- Loan Payment Protection/Insurance
- Personalized member service
- Expert vehicle advisors
- GAP Insurance
- Extended Warranty Protection

Start the new year off right with a new car at a great price, courtesy of the Whiting Refinery Federal Credit Union. Stop in the branch today located at 1339 – 119th Street Whiting, IN 46394 or check out [www.wrfcu.org](http://www.wrfcu.org) for current rates and details.

## WE JUST WANT TO SAY... **THANK YOU!**

While you may think of the credit union as just the place you do your banking, your credit union is actually a not-for-profit financial cooperative. That means you're not just a customer: You're a member-owner. You belong here! Member-owners are the only reason the credit union exists, and we thank you for your membership. We're people-driven, not profit-driven, and that means any profits are not lining the pockets of a few stockholders. Instead, profits are used to help you - lower rates on loans, competitive rates on savings, and improved services.

We appreciate your membership and hope that you take full advantage of all the benefits of belonging. And the more you participate, the greater the benefit. So don't miss out. Visit our website, give us a call, or stop by our office today.

In order to avoid items being returned, please contact the credit union if you authorize a non joint owner to utilize your account for a one time transaction so we can flag your account accordingly.

**URGENT**

**URGENT:** The credit union will **NOT** divulge any account information to anyone other than names listed on the account. If you need any account information or loan information you must call yourself and verify who you are before any information will be given out. This is for our members' protection as well as the credit union. Thank you for your cooperation in this matter.

Please contact the credit union and verify we have your current address and phone number on file. Too many times we need to contact you and realize we do not have a good working number.

## DEBIT CARD SAFETY



During the holiday season, we have lots of things on our minds...family, friends, shopping, gift-giving, decorating, entertaining, traditions, road trips, celebrations, and all sorts of festivities. Unfortunately, in order to keep our wallets and identities safe during this busy time of year, we should also be aware of phishers, skimmers, hackers, thieves, and their seasonal scams.

Most of us enjoy the convenience of using our Whiting Refinery Federal Credit Union Debit Card during the holidays. Whether obtaining cash from an ATM, making a PIN-based transaction at no charge, or getting cash back at the register, it's undoubtedly a handy tool. However, since it offers instant access to cash, it's important to remember that it leaves us open to theft, especially during the holiday season when we're super busy and somewhat distracted.

You can still take advantage of all that your debit card offers while keeping your info and funds safe and secure. Simply follow our Debit Card Safety Tips for ultimate protection and security during the holidays, and all year round:

- Track every transaction so you don't overspend.
- NEVER share your Personal Identification Number (PIN) code, with anyone.
- Protect your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer.
- Practice ATM safety. Always be alert and go with your gut.
- Monitor your account by checking frequently.
- Report to the credit union immediately if you think your card has been lost or stolen.

## SHARE CERTIFICATES

If you're thinking about a secure, low-risk investment option for your money, a Share Certificate is the thing, and the time to get started is now.

In addition to offering a higher interest rate than a regular savings account, a Share Certificate also:

- \* Features a fixed rate
- \* Offers flexible terms
- \* Has a maturity date
- \* Pays dividends monthly
- \* Offers convenient renewal

If this is your first investing experience or you're looking for a more conservative option, a Share Certificate can provide temporary certainty since the rates will remain consistent at least until your Share Certificate matures. And while long-term Share Certificates typically have better rates, we also offer shorter-term certificates depending on your individual investment needs and financial goals.

For more information or to open a Share Certificate, call us at 219-659-3254, or stop into our branch location at 1339 – 119th Street Whiting, IN 46394. Start growing your savings today!

## TOTALLY FREE CHECKING:

**TOTALLY FREE CHECKING:** Are you tired of paying fees for your checking account at other financial institutions? If so, then we have the solution for you, the credit union offers totally free checking with a MasterCard debit card. Stop by the credit union to open your account today!.



## 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!

## ONLINE BRANCH

Want to see if a check has cleared or what your checking account balance is? Transfer some funds? Make a loan payment? Now in a matter of a few taps, clicks, and keystrokes you can make a virtual trip to the credit union, and you can do it anytime you're online - 24/7/365. No worries about rushing out the door before our doors close or making a special trip to the credit union. Of course, we are always happy to see you, but we know that our hours don't always match up with your schedule and that driving to the credit union is just one more thing in your busy day.

So if you haven't signed up yet, what are you waiting for? Contact the credit union at 219-659-3254 and we will set you up with your online access. You'll soon wonder how you ever lived without the convenience of our Online Branch.



It's also a good idea to check your credit report regularly. Your credit report is a summary of your credit history and any errors on it

could be affecting your score. You are entitled to a free copy from the three major credit reporting agencies every 12 months. Order online from [annualcreditreport.com](http://annualcreditreport.com), the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.

## SHARED BRANCHING

The credit union is part of Shared Branching. If you need to access your account after our normal business hours or maybe you're out of the area or you do not live close to the credit union, then you can go to a credit union close to you that participates in Shared Branching. To find the nearest location visit

[www.co-opsharedbranching.org](http://www.co-opsharedbranching.org).

## BENEFICIARY/JOINT OWNER?

Have you ever thought about adding a beneficiary to your account or perhaps a joint owner? Someone you can trust who can help you with your finances in case of your inability to do so. Or what happens to your funds in the event of your death? Call or stop by the credit union and speak to one of our staff members and inquire on how to add a joint owner to your account or just a beneficiary.

**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 1.40% APR/  
1.41% APY on all eligible share accounts for the 4th  
Quarter of 2019 payable JANUARY 1, 2020

**\*\*RATES SUBJECT TO CHANGE AT ANYTIME!!!**

## Certificate Rates

1 Year (\$1,000.00 Min) 1.50% APR/1.51% APY  
2 Year (\$1,000.00 Min) 1.75% APR/1.76% APY  
3 Year (\$1,000.00 Min) 2.00% APR/2.01% APY  
4 Year (\$1,000.00 Min) 2.25% APR/2.26% APY  
5 Year (\$1,000.00 Min) 2.50% APR/2.51% APY

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## 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

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## Whiting Refinery Federal Credit Union

SERVING OUR MEMBERS SINCE 1935

1339 - 119th Street,  
Whiting, Indiana 46394  
(219)659-3254  
[wrfcu@wrfcu.org](mailto: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](http://www.wrfcu.org)

## Holiday Closings

February 17, 2020  
PRESIDENTS DAY

Your Savings Federally Insured to \$250,000

# NCUA

National Credit Union Administration.

a U.S. Government Agency

