



## WHITING REFINERY Federal Credit Union

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

### Credit Union's Involvement with **COMMUNITY**



What does it mean to be part of your community? Is it a feeling or is it something more tangible that makes you feel like you are really making a difference in the area where you live?

The city of Whiting is a unique community which is small in size compared to many other cities in Lake County. Located on the shores of Lake Michigan, the area offers some of the best recreational amenities in NW Indiana. Although many people commute in and out everyday for work, it is still common to have people, like me, who live, work and play here. The majority of people who are involved have lived and worked here for most of their lives. The local projects and events sponsored by the City and the Whiting/Robertsdale Chamber of Commerce are part of the interwoven connection that these people have had in this community for many years. The credit union believes that sponsoring the various events such as, Whiting's 4th of July parade, Pierogi Fest, Bunch O' Bunnies, Santa Paus, and the annual Chamber of Commerce Golf Outing are all important events that keep a community close knit and vibrant.

As a Board Member of the Chamber of Commerce, and current Treasurer, I find the task of representing the credit union by volunteering for this position very rewarding. It's like a second job, but I feel a great deal of satisfaction by providing a job well done.

This past 4th of July, the credit union showed its spirit, patriotism and community involvement by participating in Whiting's parade. A long standing tradition, the parade has been around since 1919 and is one of NW Indiana's largest parades. Shown here are pictures of employees, board members and their families.

Carol A Graziani, Manager



## Credit problems? SHARE SECURED LOAN can help



If you have had credit missteps, you know that you can pay over and over for the past mistakes. When you need to borrow money, those stumbles can force you into a high-interest loan at the payday loan shop or getting a cash advance on a credit card at an outrageous rate of interest. There is a better way. It's a share secured loan at the credit union. With a share secured loan, you can use your savings as collateral. By borrowing against your savings, you pay a favorable rate of interest at the same time you keep your savings intact. It's a great way to get your finances back on track. To apply for a share secured loan, call or stop by the credit union today.

## Travelers Checks: Still Faithful Trip Companion



As you're packing for your next trip, save room in your wallet for travelers checks. Even if you plan to travel with your debit and credit cards, taking along travelers checks allows you to eat in restaurants or make purchases in businesses that don't accept plastic without attracting unwanted attention with a roll of cash. Travelers checks require a countersignature to use and can be replaced if stolen, making them safer than cash. If you're traveling abroad, check on the foreign transaction fees that may be assessed when you use your credit card. Paying with travelers checks may be a less expensive option. And if you tend to overspend, using travelers checks is a good way to stay within your budget. Stop by the credit union to pick up your travelers checks. We wish safe travels to you and your money.



## How to Dispose of UNWANTED MEDICINES

Do you have meds that you no longer take or that have expired? There are different ways to dispose of your medicines depending on their types. Listed are the correct ways to safely dispose of both prescription and over-the-counter medicines.

## PREVENTING ID THEFT

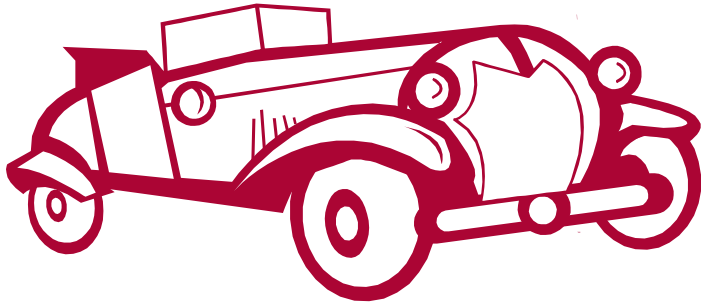


*You can help protect yourself from identity theft by following these tips:*

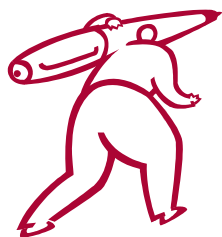
- Never, never provide personal or financial information if you did not initiate the contact – this includes the phone, Internet, or someone at your door.
- If you receive an e-mail or pop-up message requesting personal or financial information, do not reply. And, don't click on the link in the message either.
- Protect your password(s) the same way – never provide it over the phone or over the Internet unless you initiated the contact.
- Use anti-virus software and/or firewalls on every computer you own. Keep your anti-virus software up-to-date.
- Always review credit card and bank account statements as soon as you receive them to check for unauthorized charges.
- Do not reply to any e-mail asking to verify your personal data. You will find that legitimate vendors and merchants do not send such requests via e-mail. This includes your credit union.
- Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal or financial information. If you initiate a transaction and want to provide your information through an organization's Web site, look for a lock icon on the browser's status bar or a URL that begins "https:" (the "s" stands for "secure").
- Remember, identity theft does not solely take place online. Protect your snail mail also by placing outgoing mail in post office collection boxes or at your local post office. Try to remove incoming mail from your mailbox as soon as you receive it.

- Never flush medicines down the toilet or pour them down the drain. This pollutes the water supply and harms the environment.
- Dispose of tablets and capsules in a throw away container, such as a plastic milk container. Put the meds in the plastic container and completely cover them with water and a small amount of bleach.
- For liquid meds, add dirt or cat litter then tape the lid of the container closed. This prevents someone else from using them.

# CREDIT UNION FINANCING PUTS YOU IN THE DRIVER'S SEAT



If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop new and used car dealers and peruse the classified ads and online listing to find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With great rates and flexible terms, we have a vehicle loan that works for you and your budget. At the credit union, we always have your best interest in mind. Remember, here, you're a member/owner, not just a customer. So on the road to your next vehicle, make the credit union your first stop.



## COSIGNING: THINK BEFORE INKING

If a friend or relative asks you to co-sign a loan, think of it as a serious business decision and evaluate the risks. By co-signing a loan, you agree to all its terms and conditions. If your friend or relative misses a payment, the credit union can collect from you right away, even without pursuing the borrower first. So be sure you can afford to pay the loan. Remember, if the account becomes delinquent, it's your credit rating that's on the line. To avoid surprises, you can ask to have the statement sent to your address or ask the person you co-signed with to send you a copy of the statement. You also can ask that the credit union notify you if the borrower misses a payment. This way you will have time to deal with the problem, avoiding further late fees or making back payments without having to repay the whole amount.

## Meet Your MATCH!

The Credit Union will MATCH dealer's interest rates on used 2007 – 2009 vehicles down to 4.50%. You must provide us proof of the dealer's rate. Call the Credit Union today to see if we can help you finance your next used auto.



## ONLINE Credit Union Home Banking

Access to the Whiting Refinery Federal Credit Union is not limited to normal business hours thanks to online access. You can check account balances, see whether a certain check has cleared or a deposit has been credited to your account, and transfer funds between accounts.

Online access offers all this from the comfort and safety of your home, anytime, day or night. And don't worry about the safety of your account information – our web site uses state-of-the-art encryption. So pour yourself a cup of coffee, slide into those bedroom slippers and have a seat in front of your PC screen. Your credit union accounts are, literally, at your fingertips.

To Sign Up For This Service, please call the credit union to have a PIN issued to you. Once you have your pin, you will be able to go to our web site [www.wrfcu.org](http://www.wrfcu.org) and log on. It's that simple!

PLEASE REMEMBER that the Credit Union will *never* e-mail you regarding your Home Banking information. Be aware that there are phishing scams that may ask for your information through an official looking e-mail.

## Non-Deliverable MAIL POLICY



Please be aware of the credit union's policy regarding returned mail. The policy states that a member's account will be charged \$5.00 each time any piece of mail is returned as "Not Deliverable" or "No Forwarding Address". Please keep this in mind when you move and have a change of address.

## Dividend News

The Board of Directors declared to pay 0.75% APR/0.75% APY on all eligible share accounts for the second quarter of 2010 payable July 1, 2010.

## 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

## Great America Tickets Now On Sale

	WRFCU	Gate Price
Adult (over 48 inches)	\$32.00	\$56.64
Child (under 48 inches)	\$32.00	\$36.04

## Loan Rates

### NEW AUTOMOBILES

4.80% 36 Months  
4.90% 48 Months  
5.00% 60 Month

### 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

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)

## Holiday Closings

Monday, July 5th  
4TH OF JULY HOLIDAY

Monday, September 6th  
LABOR DAY

Your Savings Federally Insured to \$250,000

# NCUA

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

Savings Rate: 0.75% APR/0.75% APY  
2 Year CD Rate 1.75% APR/1.76% APY

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

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