



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • July 2013

GREAT AMERICA DISCOUNT TICKETS ARE AVAILABLE NOW!

All Tickets - \$39.00 each

Ages 2 and under are FREE

Time Is Now For Home Improvement Loan

If you've been putting off that kitchen update or bath addition, wait no longer. With the uptick in home prices and rarely better loan rates, make this the summer you add value to your home. Whether it's converting the basement into a "man cave" or finally getting the kitchen of your dreams, a Home Improvement Loan from the credit union can make it happen. Our great rates and flexible terms may make getting your home improvement loan easier than choosing your counter tops or paint colors!



No matter the size of the job, from updating a bathroom to renovating and expanding the entire house, do your homework before you hire your contractor. Ask for a list of references and contact the ones at the bottom of the list as well as the top. Ask them if they would hire the contractor again and what they would change if they could do it over again? Ask for estimates in writing. Then call or stop by the credit union to apply for your loan. You've waited long enough to enjoy all the comforts of home.

Loans Online Anytime

Here's a way to streamline and simplify your life: Apply online for your loan from the credit union. We know work, family, friends, and more all put demands on your time and that your schedule doesn't always match our office hours. That's why whether it's 6 am or 6 pm, you can visit our Website to apply for your Loan Online. No need to make an appointment. We're here for you 24/7. You'll need just a few pieces of information handy to get started: your account number, your Social Security number, your employer name and phone number, and your annual income. Of course, we're always happy to see you if you're in the neighborhood and you want to apply in person. When you need credit, remember that's our middle name.



ONLINE BILL PAY: CLICK, DON'T LICK

Even during these lazy days of summer, you can't take a vacation from your bills. But you can make paying bills a much simpler chore when you sign up for Online Bill Pay through the credit union's online branch. It's easy to get started, and once you have entered information about when and where to send your payments, you can pay your bills with just a few keystrokes here and a couple of clicks there. Just think: No more tracking down your checkbook and a pen. No hunting around for the envelopes and stamps. No more last minute trips to the post office. Online Bill Pay is one of life's greatest conveniences, so what are you waiting for? You'll save both time and money. For more information or help in getting started, stop by the credit union. You'll be glad you did.

Great Vehicle Rates Put You Behind The Wheel

Ready for the open road this summer? You can be with a pre-approved vehicle loan from the credit union. Shop with confidence, knowing how much you can afford to spend and that you have the money in your pocket. And with the many online tools available, you can do a lot of legwork from the comfort of your computer or tablet. Sites like edmunds.com or kbb.com (Kelley Blue Book) allow you to comparison shop for vehicles and price out options and accessories. If gas mileage is important to you or you are considering a hybrid, visit fuelconomy.gov to find the most fuel-efficient vehicles as well as a calculator to determine if a hybrid vehicle can save you money.



Armed with this knowledge and your pre-approved vehicle loan, you are now ready to visit dealer showrooms. Focus on “kicking the tires” and don’t reveal how you are paying for the vehicle. Dealer financing is usually a profit center for the dealer, so keep your financing plans out of your negotiations until you are ready to sign the paperwork. Otherwise, the salesperson may try to make up any lost profit by up charging something else.

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

FOUR WAYS TO SAVE MONEY THIS SUMMER



It's summertime and the livin' is easy - but staying cool can be hard on your wallet. Save energy, and some cash, with these tips:

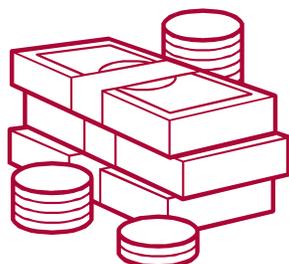
- * Use your microwave. It not only takes two-thirds less energy than your stove, it won't heat up the kitchen.
- * Keep your refrigerator and freezer full. This helps keep them from warming up too fast when you open them, and they don't have to work as hard to stay cool. Use pitchers of water and bags of ice to fill up the space.
- * Take a page from yesteryear: Prior to the time of widespread home air conditioning, people went to the movies and kids ran through the sprinkler.
- * Any time you are away, turn up the thermostat on the air conditioner. According to the Edison Electric Institute, a trade group, you save 1 to 2 percent on your electric bill per degree setting.

Get Some Cash And Build Credit History

A smart way to borrow money for those extra summertime expenses is with a Share Secured Loan from your credit union. With a secured loan, you'll be using the funds in your share savings account as security/collateral for your loan. In return, you'll benefit from fast loan approval, a competitive low interest rate, and convenient repayment terms.

Plus, since there are no credit qualifications, this is a great option for first-time borrowers or those trying to establish or repair credit history. You are basically borrowing against the money in your savings account to show your credit worthiness by making timely payments. As you do so you'll build your credit history, raise your credit score, and increase your likelihood of being offered more substantial and better offers for credit in the future, like low-rate auto and home loans.

Just remember to stay smart as you use your Share Secured Loan (or any type of credit) in order to avoid debt and protect your good record.



MONEY SAVING VACATION TIPS

You may have heard the old saying that when you're going away, you should take half the clothes and twice the money. With many airlines charging fees for checked baggage, there's never been a better time to travel light. Pack clothes you can mix and match and use accessories to change your look. Wear bulky items on your travel days. If you're traveling by car, avoid overstuffing the trunk.



Less weight means better gas mileage. And it will be easier to find what you need if you leave the kitchen sink at home!

Here are additional money saving tips:

- * Buy snacks at the grocery store, not from a vending machine. If you have time, use small containers or sandwich bags to make snack-sized portions yourself, rather than pay more for individual portions.
- * Go online to check out discount or coupon offers for lodging, events and attractions at your destination. A good place to start is the Website for the tourism or visitors' bureau.
- * Lunch typically costs less than dinner. Making lunch your main meal and eating light in the evening will help you stretch your vacation budget.

**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 2nd
Quarter of 2013 payable July 1, 2013.

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

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

Holiday Closings

July 4th, 2013

4TH OF JULY

September 2nd, 2013

LABOR DAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency