



**wrfcu**

**WHITING REFINERY Federal Credit Union**

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • October 2014

## Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

By referring a friend or loved one to the credit union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

A credit union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the credit union family have experienced this first-hand, so why not share it with others?



Pass along the benefits of membership to your inner circle by making them a part of the Credit Union Family. Help them join today - visit, call, or stop by.

## Shore Up Your Investments

Are you looking for a secure, low-risk investment for your money? Then a Credit Union Share Certificate, a.k.a. certificate of deposit (CD), might be the answer for you. A share certificate is a wise investment tool because, unlike a regular savings account, it typically offers a higher interest rate. In addition to secure savings at above-market fixed rates, a Share Certificate also:

- Bears a maturity date
- Can be issued in any increment with a minimum deposit of \$1,000.00
- Pays dividends monthly
- Offers flexible terms

### CURRENT RATES

1 Year - .50% APR/.50% APY
2 Year - .75% APR/.75% APY
3 Year - 1.00% APR/1.00% APY
4 Year - 1.25% APR/1.26% APY
5 Year - 1.75% APR/1.76% APY

Even in these uncertain economic times, a share certificate can provide temporary certainty that rates will remain consistent at least until your certificate matures.

We also provide a variety of options depending on your individual investment needs and financial goals. Although the best rates can often be found with a long-term certificate, we also offer short-term certificates. To get more details or open one today, visit us online or stop in any branch location.

## No Cost Notary Service At Your CU

Have a document that needs notarized? Look no further than your credit union. As a member, we offer notary public service to you for free. You'll need to bring a valid identification, such as a driver's license or other government issued identification with a photograph, to verify the identity of you being the signer along with your document. Just call or stop by and we'll be happy to assist you. Having this free service is just another way your credit union is here to serve you.



## GREAT NEW LOAN RATES!

### NEW LOWER AUTO LOAN RATES

New - 4/01/2014

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	1.99%	100%	36 Months
2014	1.99%	100%	48 Months
	1.99%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	2.50%	100%	72 Months
2014	3.00%	100%	84 Months
OVER \$20,000.00			
2013	3.00%	100% Book Value	48 Months
	3.25%	100% Book Value	60 Months
2012	3.25%	100% Book Value	48 Months
	3.50%	100% Book Value	60 Months
2011	3.25%	75% Book Value	42 Months
	4.00%	100% Book Value	42 Months
2010	3.25%	70% Book Value	42 Months
	4.25%	100% Book Value	42 Months
2009	3.25%	65% Book Value	36 Months
	4.25%	100% Book Value	36 Months
2008	3.50%	60% Book Value	24 Months
	4.50%	100% Book Value	24 Months
2007	3.75%	50% Book Value	24 Months
	4.75%	100% Book Value	24 Months

## New 30 Year Fixed Rate Mortgage

Your credit union now offers the most popular mortgage at a discount. A 30 year fixed rate mortgage will now be 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 Ted Izak 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!

## Thank You Vets

November 11 marks Veterans Day, the official day on which we honor all those who have served in the U.S. Armed Forces. On this day, celebrations and sentiments are devoted to expressing deep gratitude and appreciation to all living veterans for their service. Events across the country, most notably a wreath-laying ceremony at the Arlington National Cemetery, help commemorate this important federal holiday. In 2001, November 11-17 was also deemed National Veterans Awareness Week, a time dedicated to teaching young people about the contributions and sacrifices of veterans.

It is so important during this time of year, and each and every day, to remember that "freedom is not free." Please take a moment to thank the dedicated military members (past, present, and future) who have given so much to preserve the liberties we enjoy every day in America. We salute you!



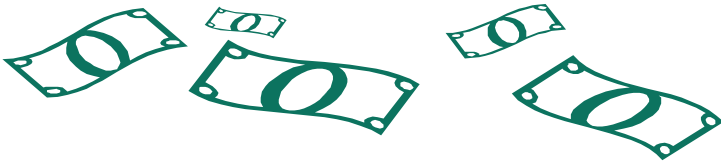
## Got Credit?

### Fall Back On Your Credit Union

Welcome to autumn, when back-to-school expenses collide head on with vacation credit card bills. Old Man Winter is lurking just around the corner, and those energy efficiency improvements you've been delaying need your attention. Expenses for holiday shopping, entertaining, and travel will soon make an appearance as well.

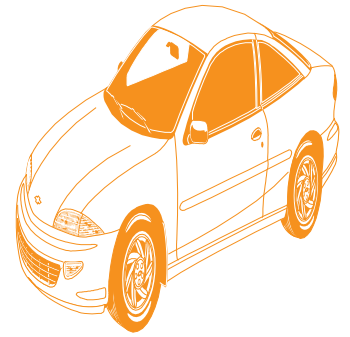
You may need a little help from your friends at the credit union. Our low-interest loans will get you back on track. We have rates and terms to fit your budget. For example, if your retail store credit cards carry an interest rate of 20 percent or more, you'll save big with a consolidation loan. A home improvement loan is an ideal way to increase the livability of your home now and help maintain its future value. A personal loan for holiday expenses can save you money. Determine your holiday budget and borrow that amount; then you can pay cash instead of using a credit card. Money experts agree that paying cash helps limit the temptation to overspend.

Whatever your need for credit, you'll find it at the credit union. Call, click, or stop by today.



## Vehicle Shopping Starts Here

If new wheels are on your fall shopping list, make a stop at the credit union first. With a pre-approved vehicle loan from the credit union, you have more choices and more flexibility. Just keep the fact you already have procured financing under your hat until you are ready to close the deal. The F&I (Financing and Insurance) department at the dealer is a profit center and if it's known you are essentially a cash buyer, the salesperson may try to make up lost ground during the negotiation.



Tempted by the low-or-no interest offers touted by the car companies? Note the fine print: "Not all buyers will qualify." That typically means only those borrowers with exceptional credit scores can take advantage. These offers are often only for excess inventory as well as the less popular models gathering dust on the lot. With a pre-approved loan from the credit union, you'll have the chance to get exactly the make and model you want - all the right bells and whistles and the right color! You also can shop around, including considering a previously owned car from a dealer or a private seller. A pre-approved loan will put you in the driver's seat, so contact the credit union today.

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## Fall Home Maintenance Tips

Ah, the relaxing and enjoyable days of summer are coming to an end. Now's the time to get a jump-start and prepare your home for some fall maintenance. Here are some helpful tips to get your home ready and save you money in the long run:

- Check for drafts at doors and windows. Heat is lost with cold air seeping through windows and doors. Caulk around the window frame and if you want to keep out the cold even more, look into purchasing heavier curtains.
- Remove garden hoses and store them; turn off the outdoor water supply.
- Have your furnace checked and serviced.
- Remember to change your air filters every couple of months. Changing air filters on a regular basis can also produce a healthier environment for you and your family.
- Clean your gutters and downspouts of debris. Clogged gutters can cause ice dams on your roof that could result in water coming inside your home. Gutter cleaning also prevents gutters from loosening and rotting trim and siding, which could be costly if needing to be replaced.
- Keep your fireplace or woodstove safe. Have your chimney swept and check the damper after chimney is cleaned. Make sure the damper handle and springs work to ensure the flue is functioning correctly.



**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 3rd  
Quarter of 2014 payable October 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**

1.99% 36 Months  
1.99% 48 Months  
1.99% 60 Months

### **SIGNATURE LOAN (\$10,000 maximum)**

7.00% 12 Months  
9.50%-12.00% 48 Months

### **SHARE PLEDGE LOAN**

2.00% 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***

**November 27 & 28, 2014**

**THANKSGIVING**

**December 24 & 25, 2014**

**CHRISTMAS HOLIDAY**

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency