



# WHITING REFINERY Federal Credit Union

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · October 2018



The credit union was able to sponsor some Angels on behalf of the Salvation Army last year with the help of our membership and generosity. We hope to sponsor Angels again this Christmas. Contact the credit union to find

out when your Angel will become available.

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 to inquire on how to add a joint owner to your account or just a beneficiary.

## Your Invited!

The staff invites you to join us in celebrating National Credit Union Day on October 18, 2018. Stop by the credit union to enjoy some goodies and coffee.

## Christmas Club Accounts

Put a little away each pay for a Happy Holiday!

Don't forget the credit union offers a Christmas Club account. Since you have a share account established already you're eligible to have a Christmas Club as well. Stop in at the credit union to open yours today.



## THANK YOU VETS!

As Veteran's Day nears, Whiting Refinery Federal Credit Union would like to extend a heartfelt "Thank You" to the courageous men and women who have dedicated their careers and lives to preserving our freedom in America.

Veteran's Day, held each year on November 11, marks the day when we, as a country, honor all military personnel for their bravery and sacrifice. Now observed in cities and communities throughout the US, this important day officially became a legal holiday on June 1, 1954. Citizens pay homage and show respect to our veterans in many ways including flying the flag, attending parades, volunteering at local VA hospitals, or touring monuments/memorials. One of the most well-known Veteran's Day tributes is a wreath-laying ceremony at the Arlington National Cemetery where over 40,000 veterans and their families are buried.

More recently the week of November 11-17 became known as National Veterans Awareness Week and comes with special observances.

Every day, but especially this time of year, remember those who have given so much. Thank an American veteran for their patriotism and willingness to serve for the good of all.

Before purchasing your dream vehicle stop by the credit union and speak to one of our loan officers to get pre-approved for your auto loan. We also offer GAP insurance and Vehicle Service Agreements (VSA).

## HOME OR AWAY, YOUR PAYCHECK WILL BE THERE WITH DIRECT DEPOSIT!

If you're on the go like most people - raising a family, traveling for work, going to school - the last thing you want slowing you down, or stressing you out, is financial management. One way to simplify money matters is with Direct Deposit. No matter where you are your money will be where you need it - in your secure, easily accessible accounts at the Whiting Refinery Federal Credit Union.

This free, convenient service saves you time, hassle, and even money. It ensures that your paycheck, work-study, etc., is sent directly to your account before you can spend it.

Direct Deposit also:

- Provides instant access to funds through your Checking or Savings Account, ATM network, and Online Banking.
- Helps you avoid long lines to do transactions.
- Puts an end to worrying about your physical paycheck being lost or stolen if you're out of town.
- Allows you to track deposits since all Direct Deposit funds are listed on the paystub and statements.

Gain the confidence of knowing where your money is with Direct Deposit.

Do you need to establish credit or rebuild your credit after a dramatic impact to your credit score? Perhaps you were laid off from your employer or had some other type of tragedy that had an impact on your credit. We have the loan for you. Contact the credit union to see how you can apply for a Share Pledge Loan. A Share Pledge loan is simple and easy and can usually be done in a day. By applying for this type of loan there is no credit report ran and you do not have to provide proof of income. All you need is to have the available funds in your account. We hold funds in your share account as collateral for this loan. As you pay down the loan the funds become available. You pay a low interest rate and you still earn dividends on the funds in the account. Contact the credit union for more details.

## Protecting Your ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- Store private documents in a secured location.

## Keep Track Of Your Credit

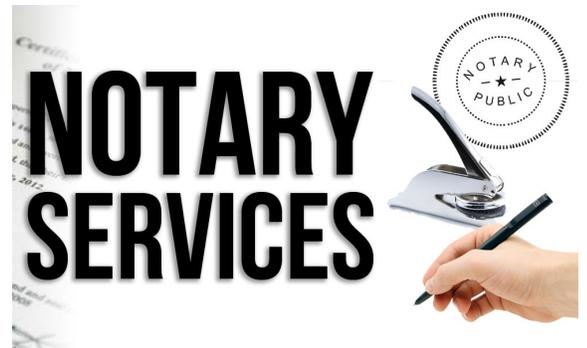
It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form available at [consumer.ftc.gov](http://consumer.ftc.gov) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

## Need A Notary?

If you need a document notarized, stop by the credit union and let us help. A notarized signature is used to help prevent fraud. You'll need to provide identification - a driver's license or state-issued id, military id, passport, or resident alien identification (green card). In addition to confirming your identity, a notary also helps ensure you are not signing a document under duress. Typical documents requiring a notary to witness a signature are those that transfer the assets of one person to another, including wills, deeds and trusts, and medical documents, such as living wills. A power of attorney is another legal document that needs a notary witness. Our fee-free notary service is just one of the ways we help you get your personal and financial affairs in order.



## 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!



## Revive Your Dormant Accounts

A dormant account is one in which there has been no activity for a long period, other than the posting of interest if it's a savings account. Because there is a cost relating to maintaining the account, you may be subject to a dormant account fee. That's why you'll want to wake it up by making a deposit to or withdrawal from the account. If it's a savings account you've neglected, why not use it to set aside funds for a vacation, down payment on a new vehicle, or other special purpose? Money experts agree that having special accounts for items on your personal or your family's wish list is an effective way to save.

**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 1.10% APR/  
1.11% APY on all eligible share accounts for the 3rd  
Quarter of 2018 payable OCTOBER 1, 2018.

### **Certificate Rates**

1 Year (\$1,000.00 Min) 1.45% APR/1.46% APY  
2 Year (\$1,000.00 Min) 1.65% APR/1.66% APY  
3 Year (\$1,000.00 Min) 1.85% APR/1.86% APY  
4 Year (\$1,000.00 Min) 2.05% APR/2.06% APY  
5 Year (\$1,000.00 Min) 2.25% APR/2.26% 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](http://www.wrfcu.org)

### **Holiday Closings**

November 22nd & 23rd  
THANKSGIVING HOLIDAY

December 24th & 25th  
CHRISTMAS HOLIDAY

January 1, 2019  
NEW YEAR'S HOLIDAY

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency

