



# WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2016

## SAVE THE DATE: ANNUAL MEETING MARCH 21, 2016

Attention Credit Union Shareholders (ahem: that's you)! The credit union's annual meeting is coming up, and you're invited to join us. That's because as a member/owner of the credit union, you're a shareholder. That's one of the key differences between your credit union and the bank down the street. The bank has stockholders and exists to make them a profit. As a not-for-profit financial cooperative, your credit union exists to serve you. So make plans now to attend the annual meeting. Hear about how we fared in 2015 and what's on tap for 2016. Meet the board of directors - the people you've elected to represent your best interests. Enjoy refreshments and visit with fellow members. The annual meeting is a credit union tradition. We hope you'll be able to participate.

Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. We hope you are able to attend and look forward to welcoming you on March 21st to the 2016 Annual Meeting and Election.

The Credit Union's 81st Annual Meeting to be held on Monday, March 21, 2016. It will be held at St John Church Panel Room, 1844 Lincoln Avenue in Whiting at 7:00 PM.

## "LIKE" US ON FACEBOOK

The Credit Union now has its very own Facebook Page. Please "Like" us to get up-to-date information about the credit union anytime



## The Key To Financial Convenience: A CU Debit Card

In today's fast-moving, tech-driven society, convenience is valuable and often necessary especially when it comes to managing finances. You can easily open the door to instant financial convenience and purchasing power by wisely using your Whiting Refinery Federal Credit Union debit card.

Your debit card is a handy tool that allows you to:

- \* Quickly and conveniently obtain cash from an ATM
- \* Make a PIN-based transaction at no charge
- \* Get cash back at the register

A debit or check card can be used as a payment card since it's linked directly to your Whiting Refinery Federal Credit Union Checking Account. You're able to pay for purchases easily and conveniently as the funds are deducted right from your account. Debit cards also eliminate the need to carry a lot of cash or actual checks for making purchases.

Just keep in mind that while debit cards are appealing to consumers, they're also prime targets for potential thieves since they offer access to instant cash.

Protect your money when using your Debit card by:

- \* Keeping track of every transaction so you don't overspend
- \* NEVER sharing your Personal Identification Number (PIN) code, with anyone
- \* Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer
- \* Practicing ATM safety. Always be alert and go with your gut
- \* Monitoring your account by checking it frequently
- \* Reporting to your credit union immediately if you think your card has been lost or stolen.



# Relax This Holiday Season With Skip-A-Payment



You know the tune: It's the "most wonderful time of the year." Yet for many of us, those holiday expenses, on top of the extra cooking, baking, entertaining, decorating, shopping, wrapping and more, can make it the most "stressful" time of the year. We can't help you complete those holiday chores, but we can give your budget a break with Skip-A-Payment for a minimal fee of \$35.00.

Skip-A-Payment allows you to defer payment on certain consumer loans. Help yourself to some extra spending money when you take advantage of this option. Borrowers in good standing with qualified loans may defer their loan payments. So this holiday season, take the break you deserve. Contact the credit union about how you can Skip-a-Payment. Then relax. It really can be the most wonderful time of the year to spend with your family and friends.

## Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a rusty vehicle? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models remaining on the lot at year end, you can probably score yourself a deal. Here are three additional tips to drive a bargain:

1. Get pre-approved at the credit union. With a pre-approved loan from the credit union, you can focus on getting the vehicle that best suits your needs. Sure, dealers may have special offers, but these are often restricted to certain makes and models - which may or may not be what works for you.
2. Be flexible. Sales people can quickly spot buyers who have fallen in love with a particular model. Keep your mind and your options open; you'll pay less for your ride.
3. Do your homework. Spend some time on the Web researching models and prices at [edmunds.com](http://edmunds.com) and [kbb.com](http://kbb.com) (Kelley Blue Book). Check automotive magazines and Consumer Reports. The more you know, the more confident you can be you are making the right decision.

Our loan rates are still great; contact the credit union today.

# How To Avoid Costly Tax Mistakes

It's that time of the year again...TAX TIME! As you start filling in your tax forms, be aware that a mistake can cost you valuable time or money. Here are some tips to help you avoid the most common mistakes:

1. Be sure you enter all Social Security numbers on your tax return exactly as they are on the Social Security cards.
2. Make sure you spell the names of everyone on your tax return exactly as they are on their Social Security cards.
3. Make sure you are using the correct filing status.
4. Always double-check your math. Errors can occur even when using tax software.
5. Errors can occur when figuring your deductions and credits when paper filing. Make sure you understand the formulas and rules behind these deductions and credits.
6. If you are paper filing your tax return, make sure all forms are signed and dated. An unsigned tax return is like an unsigned check - it's not valid. Remember that both spouses must sign a joint return.
7. If getting a refund and having it directly deposited into your bank account, make sure you have entered the correct banking information on your return.
8. If you must file for an extension, you can do so electronically. Remember, the extension is only for an extension of "time" - not an extension of time to pay.

Have your State and Federal Income Tax refunds Direct Deposited into your Credit Union account for faster and safer processing. What you will need is our routing number (ABA) 271991951 and your account number.

If you're looking for your 1099's they will be mailed out by January 31st. If your account did not earn more than \$10.00 interest, you will not receive one.





**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 .30% APR/.30% APY on all eligible share accounts for the 4th Quarter of 2015 payable January 1, 2016.

## ***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**

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

\*Based on Credit Score & Debit Ratio

### **MORTGAGE LOANS**

Call Peter Vrehas - Ext 352 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***

January 1, 2016  
**NEW YEARS DAY**

February 15, 2016  
**PRESIDENT'S DAY**

March 25, 2016  
**GOOD FRIDAY**

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency

