



WHITING REFINERY Federal Credit Union

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · July 2019

The Credit Union will be closing at 3:00pm on Friday, July 26th due to the Pierogi Fest ®

ATTENTION: The Credit Union has open Board Member Positions and Supervisory Committee Positions available. The commitment is small and does not take up a lot of your time. The Board of Directors and Supervisory Committee meet once a month for a few hours at a time, and in addition, you're required to attend Educational Seminars a few times a year. If you're a member in good standing and would like to volunteer your time, please stop by the credit union for more information.

TOTALLY FREE CHECKING:

Are you tired of paying fees for your checking account at other financial institutions? If so, then we have the solution for you, the credit union offers totally free checking with a MasterCard debit card. Stop by the credit union to open your account today!



New this year we will be offering Season Pass tickets to Six Flags for a low price of \$84.00 which includes free water park admission. Visit www.sixflags.com for a complete schedule of operating days and hours.

Add A Beneficiary or Joint Owner

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

Stay Connected!

New things are always happening at the Whiting Refinery Federal Credit Union. As a member, one simple way you can stay connected with us is through our quarterly online newsletter.

Our newsletter is an electronic newsletter chock-full of valuable info about our products, services, events, and the overall Whiting Refinery Federal Credit Union community. With our online newsletter, you can stay informed about:

- New promotions
- Current rates
- News and links
- Upcoming events
- Safety and security alerts
- Branch and ATM locations
- Holiday closings and other updates
- Contact info and hours
- And more!



SHARED BRANCHING

Conduct basic transactions on your account in any credit union branch in the network, just like you would at a USFCU branch.



Free Friendly Service at over 5,000 locations nationwide.

Shared Branching Network

The credit union is part of Shared Branching. If you need to access your account after our normal business hours or maybe you're out of the area or you do not live close to the credit union, then you can go to a credit union close to you that participates in Shared Branching. To find the nearest location visit

www.co-opsharedbranching.org.

ATM Machines

We have two functioning ATM machines. One is located at the Visitors Center, 2815 Indianapolis Blvd and the other is at the Burton Center, 1701 – 121st Street. If you use a non-credit union ATM/Debit card you will be assessed a surcharge fee of \$2.00 per transaction. If you do not like to pay any fees stop by the credit union any time during normal business hours to see how to apply for your ATM/Debit Card.



Low Rate Share Secured Loan

In need of some summer funds, but don't want to dip into your savings? A low rate Share Secured Loan from the Whiting Refinery Federal Credit Union might be the answer.

With a secured loan, you'll be using the funds in your share savings account as collateral for your loan. In return, you'll benefit from fast loan approval, low interest rate, and flexible repayment terms. And, since the funds borrowed can be used for anything, feel free to plan that warm-weather getaway, those long-awaited backyard improvements, or any other splurge to make this the ultimate summer. Once the loan is paid off, your funds are released.

As a bonus, you continue to earn interest on your account during the term of the loan. Plus, by borrowing against the money in your own savings account and making timely payments, you will:

- Show your credit worthiness
- Build your credit history
- Raise your credit score
- Increase your likelihood of being offered better and more substantial credit in the future, like low-rate auto and home loans

Apply today at the credit union's website www.wrfcu.org, or contact one on our Loan Experts at 219-659-3254 to see if a Share Secured Loan is right for you.



Plan for a Stress Free Summer

Longer days and warmer weather are here, filling our minds with happy thoughts of summertime. Whether your fun means a vacation, staycation, or daily sunny-day activities, there's definitely some planning needed for a successful summer.

Your credit union has a few simple tips to help you keep your cool while planning the ultimate stress-free summer, at a great price.

TRAVEL BY AIR AND LAND

- Book your flights ASAP
- Arrive early at the airport
- Plan ahead for the road with a daily itinerary and hotel/restaurant reservations
- Get an early start to avoid traffic

IDEAS FOR "STAYCATIONS"

- Return to nature at parks, retreats, lakes, and beaches
- Get some culture at local museums, aquariums, science centers, and concerts
- Spoil yourselves with a spa day, shopping, or nice restaurant
- Camp out at your homestead with a tent, scary ghost stories, campfire songs, and s'mores

CELEBRATE THE SEASON

- Play in the water - oceans, lakes, pools, even the sprinkler.
- Good old water play is always fun! Remember to be safe while splashing.
- Cook light and healthy. From easy salads and dips to grilling and fresh fruits, the summer months are the perfect time to keep it simple and fresh.
- Soak up some sun in your backyard, at the pool or beach, gardening, or washing the car. Grab your sunscreen and bask in the rays.
- Do nothing. Summer is a great time for activities but sometimes taking a break to sit and soak it all in is just what we need.

URGENT:

Periodically you may receive correspondence mailed to you from the credit union, please respond right away. If you put it off until later that's a good way of forgetting about it. Contact the credit union to verify the contents of the letter. One of the staff members will be happy to help you.

Please contact the credit union and verify we have your current address and phone number on file. Too many times we need to contact you and realize we do not have a good working number.

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!



If it's time to hit the refresh button on home sweet home, see your credit union for a Home Improvement Loan. Whether you're tackling a major remodeling project or replacing your furniture or appliances, your credit union loan can make it happen. Investing in your home is one of the most productive uses of credit: You can enjoy increased comfort now as well as help maintain the future value of your home.

Your upgrades may even save you money and help the planet. For example, replacing your traditional water heater with an on-demand or tankless heater can lower your energy bill. According to the U.S. Department of Energy, in homes that use 41 gallons or less of hot water daily, demand water heaters can be 24 percent to 34 percent more energy efficient than conventional storage tank water heaters. Installing energy-efficient windows or adding insulation can lower your air conditioning and heating bills.

It all starts with your Home Improvement Loan, so call, click, or stop by the credit union today.



New or just new to you. Hybrid or heavy duty truck. Sedan or SUV. While vehicle options abound, chances are the credit union is your best choice for financing your new wheels. With a pre-approved loan from the credit union, you can shop around for the vehicle that best suits your needs. Not sure what to buy? Visit edmunds.com or kbb.com (Kelley Blue Book) for online tools that can help you filter your choices. Check out the annual car buying issue of Consumer Reports magazine for reviews and recommendations. Then visit several dealerships to test drive the vehicles on your short list. With your pre-approved credit union loan, you'll be in a better bargaining position when it's time to close the deal. For an application, call, click or stop by your credit union.

**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 1.35% APR/
1.36% APY on all eligible share accounts for the 2nd
Quarter of 2019 payable JULY 1, 2019.

Certificate Rates

1 Year (\$1,000.00 Min) 1.75% APR/1.76% APY
2 Year (\$1,000.00 Min) 2.00% APR/2.01% APY
3 Year (\$1,000.00 Min) 2.25% APR/2.26% APY
4 Year (\$1,000.00 Min) 2.50% APR/2.51% APY
5 Year (\$1,000.00 Min) 2.75% APR/2.76% 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
9.00%-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

Holiday Closings

July 4, 2019
INDEPENDENCE DAY

CLOSING at 3:00PM July 26th
PIEROGI FEST®

September 2, 2019
LABOR DAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

