



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET · WHITING, INDIANA 46394 · (219) 659-3254 · www.wrfcu.org · July 2020

Due to automation, dividends will be paid out on the last day of the quarter starting with the second quarter of 2020.

DO NOT MAIL: If you no longer want your statements mailed to you, please contact the credit union and talk to one of our staff members so we can put you on the do not mail. However, we are required by law to send you a statement at least every two years.

FREE CHECKING ACCOUNT!!!!

Open your Share Draft Account (Checking) at the credit union today with just \$50.00. Dividends paid with a minimum of \$500.00 and you must maintain a debit card. Contact the credit union for more details.



Due to the current circumstances with the COVID-19 Pandemic, at this time the credit union is unsure if we will be selling any discount tickets to the local theme parks.

THANK YOU

The 85th Annual Meeting

The Credit Union's 85th Annual Meeting was postponed due to the COVID-19 Pandemic and will be held at a later date. We will advertise the date in the credit union lobby, on the website, and newsletter when a date is secured.

Keeping Your Online Accounts Safe

Your credit union cares about the security of your personal information. Below are some helpful tips for keeping your personal information safe:

1. Use complex passwords: Using at least 8 characters or more, including a mix of upper and lowercase letters, numbers and symbols. An example of a great password would be ak380KA36.
2. Use different passwords for each of your accounts.
3. Change your passwords on a regular basis for all online accounts. Do not use your name and birthdate as part of your password.
4. Keep your passwords private.
5. Do not write down your passwords and keep them in your wallet or purse. If someone was to steal your wallet or you lose it, they will have access to everything. Keep them in a safe place where no one would expect them to be.

Thank You!

The Credit Union would like to offer a sincere thank you to all of our members for their understanding and patience as we had to close our lobby and assist members by appointment only during the COVID-19 Pandemic. It was not an easy decision but necessary to keep our staff, members, and the community safe.

Share Pledge Loan

Is your credit less than perfect? Or perhaps you have a son/daughter who is looking to establish credit? Then the credit union has the loan for you. Contact the credit union today to see about applying for a Share Pledge loan. It's quick and easy with flexible repayment terms and a low interest rate.



Paying Bills Made Easier

"I love to pay my bills," said no one ever. While we can't promise that you'll ever love or even like paying your bills, that chore has never been easier. When you use online bill pay from the credit union, you can get the job done quickly and efficiently. So instead of searching for your checkbook, pen, and a stamp, you can simply go online to the credit union's website. Log in to bill pay and with a few clicks and keystrokes, you're done. You can pay bills in a timely fashion by scheduling them to arrive when they are due. In other words, you can log in on the first of the month to schedule all of your payments, even if some are not due until say, the third week of the month. Signing up for bill pay is easy, too. Just follow the prompts or contact the credit union.

HOW TO STAY COOL IN SUMMER ?



How To Stay Cool This Summer

Keep cool this summer and save energy costs by following these simple tips around the house:

1. Use portable or ceiling fans. Run ceiling fans counterclockwise. Moving air helps cool your body, which makes you feel cooler.
2. Turn off unnecessary lights. Much of the energy from a light bulb is heat.
3. Keep the sun out of your house. Close blinds, shades, or curtains during the hottest part of the day.
4. Use a microwave oven instead of a conventional oven to save money and keep your kitchen cooler. The indoor stove or oven can raise your kitchen's temperature as much as 5 to 10 degrees. If cooking indoors, cook during cooler early morning and evening hours.
5. Wear thin, loosely fitting clothes made from lightweight fabrics and you may not have to keep room temperatures as cool.



DORMANT ACCOUNTS

Periodically the Credit Union is required to verify dormant accounts. A dormant account is an account with no activity in at least three years. Failure to do activity within a three year time period will result in your account becoming dormant. You may be earning a dividend in your account but even so that does not keep your account from becoming dormant. Contact the credit union and talk to one of our staff members to see how to make your dormant account active.

IMPORTANT!!!

Due to compliance regulations, you must have all individuals on your account if you plan on allowing them to access it in anyway. For example, via an ACH debit transaction. The item will be returned if the name does not match the account holders. This is for the member's protection as well as the credit unions. **NO EXCEPTIONS!**

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!



Apply Online For Your Next Loan

Whether you're in the market for a vehicle, thinking about how an updated kitchen would make life easier, or determined to get ahead by consolidating your bills into one payment, go online to apply for your loan from the credit union. Applying for your loan online means you can do it on your schedule, not ours, and from the comfort of your keyboard. Visit our website and check out our low rates and convenient terms. Then with just a few keystrokes, you can apply. And when you sign up for automatic transfers or payroll deduction, repayment is a snap. So, no need to make a special trip to the credit union when you need a loan. We're here for you 24/7, ready to help you reach your goals.

Beneficiary

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.



Buying New Wheels? Get Pre-Approved At Your CU

Buying new wheels has never been easier. At the same time, it's never been harder. While you can go online and do your homework from the comfort of your keyboard, there are more options than ever to choose from. New or used? Electric or hybrid? Sedan, SUV or Smart Car? When you step foot on the dealer's lot, the monthly payment is boldly advertised, but it's difficult to find the vehicle's price. The big print promises 0 percent financing, but the small print says it's only on select models and not all buyers will qualify.

That's why it's nice to know the credit union has your back. It's as simple as this: the dealer is in business to make the most profit possible on the sale. The credit union's business is you. Without you as a member/owner, the credit union wouldn't exist. So when it comes to financing, we're here to help you get the most for your money. So once you've narrowed your choices, see the credit union for a pre-approved loan. With our low rates and terms to fit your budget, we can help make the hard process of buying a car easier.

**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 1.00% APR/
1.00% APY on all eligible share accounts for the 2nd
Quarter of 2020 payable June 30, 2020.

The Board of Directors declared to pay 1.00% APR/
1.00% APY on all eligible share draft accounts for the
2nd Quarter of 2020 payable June 30, 2020.

****RATES SUBJECT TO CHANGE AT ANY TIME !!!**

Certificate Rates

1 Year (\$1,000.00 Min) 1.10% APR/1.11% APY
2 Year (\$1,000.00 Min) 1.20% APR/1.21% APY
3 Year (\$1,000.00 Min) 1.30% APR/1.31% APY
4 Year (\$1,000.00 Min) 1.40% APR/1.41% APY
5 Year (\$1,000.00 Min) 1.50% APR/1.51% 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
9.00%-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

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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 3, 2020
INDEPENDENCE DAY OBSERVED

September 7, 2020
LABOR DAY HOLIDAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

