



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • October 2021

HOLIDAY LOAN SPECIAL

Need extra cash for the holidays? Borrow up to \$2,500.00 with an interest rate as low as 4.99%. Easy repayment up to 24 months.

Effective October 1, 2021, through January 31, 2022. Certain Restrictions May Apply. Contact the Credit Union for more details.



We are extending our AUTO LOAN SPECIAL. Looking to purchase or refinance a vehicle, contact the credit union for a special promotion going on now through December 31, 2021. Financing vehicles 2017 and newer with rates ranging 1.99% - 2.99%. Certain restrictions may apply. Contact the credit union for more details.

Membership has its perks.

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.

EStatements

Sign up for EStatements today. It is quick, easy, and secure. Log into your Home Banking and opt in to EStatements and you will no longer receive the paper statements delivered to your mailbox. If you do not have Home Banking contact the credit union at your earliest convenience to sign up.

**INTERNATIONAL
CREDIT UNION
DAY 2021®**

cuna.org/icuday | [#icuday](https://twitter.com/icuday)



First designated in 1948, International Credit Union Day is a day set aside to recognize the many ways credit unions help their members secure their financial futures. Celebrated worldwide on the third Thursday in October, "Building Financial Health for a Brighter Tomorrow" is this year's theme. Credit unions from Australia to Zimbabwe, from Maine to Hawaii, and everywhere in between, exist to bring financial inclusion and a path to a more promising future for their members.

As a financial cooperative, your credit union is dedicated to you, our valued member-owner. Our "for-people-not-profits" mission is what sets us apart from other financial institutions. We're beholden to you, not a small group of shareholders. We're here to help you improve your financial well-being, so call on us on International Credit Union Day and every day to learn how we can assist you in reaching your goals.

ATM RAFFLE

Use your Debit Card or ATM Card at one of our ATM Machines located at the Visitor's Center or Burton Center and be entered into a drawing for a \$50 gift card. The

Credit Union will be giving away a \$50 gift card to one winner for each month during the last quarter of 2021. Only one entry per month will go into drawing. Encourage your BP friends to join the credit union. BP family members are eligible to join as well.





If you get a recurring payment from your job, retirement plan or Social Security or are entitled to an income tax refund, use direct deposit to your credit union account for fast and easy access. The funds are deposited electronically, usually to your checking account, and are available immediately. But if you have future plans, like a down payment on a vehicle or a house, college for the kids, or a vacation, you'll want to have some portion of your funds squirreled away into your share savings account. It's easy to arrange for an automatic transfer. Putting your savings on autopilot is a tried-and-true way of reaching your savings goals because what you don't see, you don't miss. That's especially the case if you stow away any pay raise you've received. Contact the credit union to find out how to use Direct Deposit to simplify your spending and savings plan.

E-SERVICES

Life is complicated, but banking doesn't have to be. Whiting Refinery Federal Credit Union gets it, and we want to help you simplify your financial management strategy. With our full line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.

With just a few clicks, you can enjoy the enhanced access and trusted convenience of the Credit Union's e-Services experience, including:

- Online Banking
- Mobile Banking
- Online Bill Pay
- e-Statements
- Direct Deposit
- And more!

Using your phone or computer, you can quickly and securely bank from your home, office, or anywhere you have internet access. With e-Services, you'll enjoy the ability to remotely:

- View account balances
- View/print images of checks
- Review transaction history
- Transfer funds between accounts
- Pay bills electronically (including editing pending payments)
- View e-Statements
- Locate a Shared Branching ATM or Branch and get directions
- Contact Whiting Refinery Federal Credit Union
- And more!

For more information or to enroll online, visit wrfcu.org today.



Have you moved recently or changed your phone number? Please remember to contact the Whiting Refinery Federal Credit Union for all updates on your personal credentials so we can

make sure we have accurate information on your account. Also, do we have your email address? Contact the credit union to verify we have your current email address on file.



Hear that sound? That's your fingertips opening the door to the credit union. When you use our online branch, you're only a few clicks or taps away from us anytime 24/7. Accessing the online branch puts the credit union on your schedule, not ours. So, whether it's 10 pm on a Sunday or 10 am on a Wednesday, you can see if a check has cleared, look up your account balance, verify a direct deposit, make a loan payment, transfer funds, or transact almost any other money matter - and all from the comfort of your computer keyboard or mobile device. It's never been easier to take advantage of all the credit union has to offer. Don't miss out on one of life's greatest conveniences; sign on to our online branch today.



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.



CU MORTGAGE SERVICE

Need to apply for a mortgage or refinance your existing mortgage? Contact Heather Opperman at CU Mortgage Service at 219-743-6232. Or you can apply online via the following website: https://hosting.bytesoftware.com/apps/bcp_19713/?lo=heathero. CU Mortgage Service is licensed to accept mortgages in all 50 states.



Interest rates are great, so there's rarely been a better time to borrow. Worried your car will lose the battle with Old Man Winter, falling victim at the worst possible time? A loan for a new or reliable used vehicle can help ease your anxiety. Time to upgrade your kitchen or bath, or increase the energy efficiency of your home with new windows or a replacement furnace? Need a winter getaway? A Vacation Loan can make it possible. Too many high interest rate credit card payments? A Consolidation Loan can not only simplify your life, but also potentially save you a bundle of cash. Your credit union is here to help you use credit wisely. For an application or more information, contact the credit union today.

NOTARY SERVICES

Hassle-free notary services is just one more way that the Whiting Refinery Federal Credit Union helps to make their member's lives easier. If you need something notarized, feel free to stop by a local branch location where we can assist with various

notary services from birth records and contracts to real estate transactions and powers of attorney.

Locating a notary when you need one can be annoying, especially when you're already dealing with an important life event that requires important documentation. The Credit Union's on-site Notary Public is convenient and easily accessible, providing an impartial, state-licensed, and legal witness for the signing of your personal document(s), complete with their own signature and notary seal.

Ensure a successful notary experience by calling ahead for locations and hours, and double check the following:

- Have proper photo ID in-hand
- Have CU membership proof
- Bring all documents that require notarization
- Remember not to sign the document(s) prior to your visit since the Notary must be witness

NEW SIGNATURE LOAN TERMS AND RATES

Are you looking to make a big purchase at a lower interest rate? Motorcycle, Boat, Home Improvement? The Whiting Refinery Federal Credit Union has the right loan for you. Check out our new signature loan terms and rates. The credit union is now offering signature loans up to \$25,000 at a lower interest rate and with flexible repayment terms. Certain restrictions may apply. Contact the credit union for more details.

THANK YOU VOLUNTEERS



Whiting Refinery Federal Credit Union's volunteers are an integral part of our credit union community, and our success as a financial co-op. The credit union that we, as members, trust and rely upon exists in large part due to the hard work and commitment of everyday people who give their time freely to forward our mission.

Our volunteers fulfill a number of integral roles, including but not limited to:

- Board of Directors
- Supervisory Committee
- Credit Committee
- And more

Each of these positions play an important role in the function of our credit union. Although busy working and raising families, these dedicated individuals have made it a priority to lend their expertise and know-how to the development and progress of the CU and the global credit union movement.

Join us in thanking our volunteers for their time, energy, and steadfast support of our credit union family. And to our volunteers, please accept our gratitude and appreciation for a job well done and for your continued efforts!



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.

Our Shared Branching locator has become easier than ever before. There are several ways to find the closest shared branching location to you. Text your zip code to 91989, log onto www.co-opsharedbranching.org to enter in your zip code or address, or you can download the app to your smart phone. What is Shared Branching? Shared Branching is where you can go to other partner credit unions and access your account at the Whiting Refinery Federal Credit Union. It's a great service for when you may be out of town, or our hours do not work well with yours.

**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 .50% APR/.50% APY on all eligible share accounts for the 3rd Quarter of 2021 payable September 30, 2021.
The Board of Directors declared to pay .50% APR/.50% APY on all eligible share draft accounts for the 3rd Quarter of 2021 payable September 30, 2021.

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

Certificate Rates

1 Year (\$1,000.00 Min) .80% APR/.80% APY
2 Year (\$1,000.00 Min) .90% APR/.90% APY
3 Year (\$1,000.00 Min) 1.00% APR/1.01% APY
4 Year (\$1,000.00 Min) 1.15% APR/1.16% APY
5 Year (\$1,000.00 Min) 1.30% APR/1.31% APY

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

Loan Rates

NEW AUTOMOBILES

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

USED AUTOMOBILES

2.99%* 36 Months
2.99%* 48 Months
2.99%* 60 Months

Longer Terms Available (Contact the Credit Union for more details) *Certain Restrictions May Apply

*Based on Credit Score & Debt Ratio

SIGNATURE LOAN (\$25,000 Maximum)

5.00%-12.00%* 12 Months - 36 Months
8.00%-16.24%* 48 Months - 72 Months

*Certain Restrictions May Apply *Based on Credit Score & Debt Ratio

SHARE PLEDGE LOAN

1.99% Up to 60 Months

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

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

THANKSGIVING HOLIDAY
November 25 & 26, 2021

CHRISTMAS HOLIDAY
December 24 & 27, 2021

NEW YEAR'S EVE
December 31, 2021 Closing at 2PM

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

