



# WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2022



We would like to extend a heartfelt thanks and gratitude to the generosity of our members that helped make some children's Christmas a little brighter this year by sponsoring our angel tree on behalf of the Salvation Army.

## Our Credit Union Family

Our members are a part of the Whiting Refinery Federal Credit Union family. You help us grow, succeed, and progress as a successful not-for-profit financial institution, and an instrumental part of the community. As we celebrate the joy and peace of the holiday season, we would like to wish you, our family, a very warm and happy holiday. As we bid another year farewell in the midst of the ongoing Covid-19 pandemic, we want to extend our best wishes for a happy New Year filled with good health and new beginnings and thank you all for your continued support through another challenging year.

At the Whiting Refinery Federal Credit Union, we have shown that through cooperation, hard work, and resilience, we can weather any storm. You have helped us maintain our commitment to "People Helping People," through affordable financial solutions, exceptional service, financial education, and community aid.

We look forward to serving your financial needs in 2022 as we learn and grow together, working toward a new normal, even stronger, and more resourceful than before. We will be there with the quality financial products and services you need, the superior member service you deserve, and the support you have come to trust - we could never think of offering anything less to you, our family. Warmest Wishes from the credit union.

## AUTO LOAN SPECIAL

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 June 30, 2022. Financing vehicles 2017 and newer with rates ranging 1.99%-2.99%. Certain restrictions may apply. Contact the credit union for more details.

**1099-INT** will be mailed no later than January 31, 2022. Please note you will only receive one if you earned more than \$10.00 in interest.

## Annual Meeting

Join us for this informative evening on Monday, March 21, 2022, at 6:00 pm to be held at the Dynasty Banquet Hall located at 4125 Calumet Ave Hammond, IN. We hope you can attend, and we look forward to seeing you there.

As a member-owner, you're cordially invited to join your fellow members at this year's credit union's annual meeting. This meeting is your opportunity to learn about how your credit union is doing and what's planned for the coming year. It's a chance to visit with your co-owners, including the board of directors and credit union staff as well as enjoy refreshments. So, make plans now to attend. We hope to CU at the annual meeting. For more information about meeting details, contact the credit union.

Please Note: The Credit Union will be closing at 4:30 the day of the annual meeting.

## Skip-A-Payment

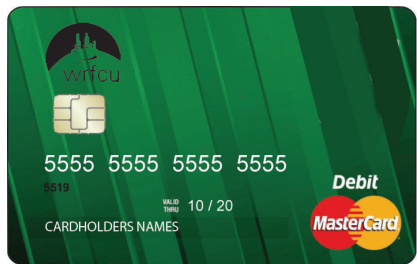
Although 'tis the season for peace, love, and joy, let's talk turkey: The holidays can be hard on your budget, and that can make an already stressful time even more overwhelming. Now we can't help you roast the turkey, figure out what gift to get your mom, or frost the cookies, but we may be able to give your wallet a break. Our Skip-A-Payment Loan Program is available on certain consumer loans and allows qualified applicants to defer one payment. Note that interest continues to accrue as usual throughout the deferral period. Other restrictions apply. For details and an application visit our website or contact the credit union. We think you'll love the peace of mind Skip-A-Payment can provide so you can share the joy of the season. Call on the credit union today.

## Holiday Savings Account

Nothing can dampen your holiday spirit more than the worry about how to pay for all that holiday cheer. That's why opening a savings account devoted to your holiday spending is a smart move. Save now, spend later is a tried-and-true way of keeping your finances in order. And money experts agree that designating an account for a special purpose increases your chances of reaching your savings goals. To help even more, put your savings on autopilot by setting up regularly occurring automatic transfers. It's one less thing to worry about, and it will make saving painless. If you save \$25 a week, or \$100 monthly, you're on track to having more than \$1,000 to spend on your 2022 holidays. That could go a long way to a brighter holiday season. Contact the credit union today to open your Holiday Savings Account.

# E-STATEMENTS

Put your statements on the fast track by signing up for e-statements. Each month, we'll send you an email alerting you that your statement is ready for review. Then just log in to your account to retrieve it. If you like, you can print it for your files, but why not cut the clutter and file it electronically? E-statements are not only faster than paper statements, they are safer, too. No worries about your statement getting delayed or lost in the mail, or someone stealing it and your personal information from your mailbox. E-statements are kinder to the environment, too. And if you're planning a winter getaway - whether it's brief or extended - e-statements allow you to stay up to date on your account no matter your location. Contact the credit union today for more information on enrolling in e-statements.



## DEBIT CARDS:

The holiday season is a busy time to say the least, and anything that can make life a little easier is a welcome gift. Decorating, entertaining, gift buying and traveling during the holidays take shopping and spending to the next level. With a Credit Union Debit Card in your wallet, you have convenience at your fingertips, for all things festive.

A trusty debit card provides members the ease of obtaining cash from an ATM, making a PIN-based transaction at no charge, or getting cash back at the register. However, with convenience comes responsibility. When out and about during the holiday hustle, it's important to remember that there are phishers, skimmers, and the like ready to pounce when we're distracted, and our wallets are open. Using a debit card makes us vulnerable to theft since it makes cash instantly accessible.

By taking a few simple but important steps, you can keep your money and identity intact while still taking advantage of your debit card benefits. During the holidays, and throughout the year, do your best to protect yourself by:

- \* Not sharing your Personal Identification Number (PIN)
- \* Protecting your PIN - never keep it in your wallet, write it down, or save it on a phone or computer
- \* Tracking transactions
- \* Monitoring your account 24/7
- \* Practicing ATM safety - stay alert and aware, avoid distractions
- \* Reporting lost or stolen cards to the Whiting Refinery Federal Credit Union right away

Happy Holidays and stay safe!

# Signature Loans

The long, cold winter months - post-New Year - can seem like a drag. Rather than giving into the doldrums, why not use the downtime wisely? Do you have some home renovation or organization projects you've been thinking about? Maybe it's time to streamline your finances and get rid of any leftover holiday debt. Even better, make that long-awaited tropical getaway a reality. With some help from the credit union and your signature, these can happen easily!

An affordable, convenient Signature Loan will offer some extra cash and spending flexibility for your wintertime ventures. This unsecured loan is a sensible choice for members who don't want to borrow against their assets or don't own a home. Not only can you use the funds for any purpose, but it also provides:

- \* Low rates
- \* Flexible loan amounts
- \* Affordable terms
- \* Zero collateral requirements

This winter you can be productive and proactive, or relaxed and refreshed with just the swipe of a pen! Apply for your Signature Loan today by visiting [www.wrfcu.org](http://www.wrfcu.org), calling 219-659-3254, or visiting our branch location at 1339 - 119th St Whiting, IN 46394

## Debt Consolidation Loan

A new year is upon us, and it's the perfect opportunity to begin taking control of your finances. With the Covid-19 pandemic still looming, 2021 was a tough year for many people. If you accrued and are trying to manage credit card or medical debt, you're not alone and the credit union is here to help you make a fresh start in the best way possible.

Based on a report by CreditCards.com, during the Covid-19 pandemic, more than half of adults with credit card debt - approximately 51 million people - added to their balances. The report found that 44% of them blame the pandemic. In addition, medical debt has spiked this year, according to Credit Karma, who reported a 9% increase from 19.6 million to 21.4 million. As a way to help struggling consumers, many credit card companies are now offering various forms of financial relief to those impacted by the coronavirus pandemic. However, it is important to be wary and ask questions about the fees and terms associated with these programs. You may find that a better, more affordable and reliable option is a Debt Consolidation Loan from the credit union.

This low-rate loan will allow you to lower monthly payments from high-interest credit cards while also providing the option to keep some cash on-hand and help you work toward your overall financial goals. With a Debt Consolidation Loan, you'll enjoy:

- \* Lower interest rates and payments
- \* A fixed payment
- \* One due date and one bill
- \* More monthly flexibility
- \* No more high-interest debt
- \* Credit score improvement
- \* A clear understanding of what you owe
- \* A successful payoff plan

Make 2022 the year you become debt-free with the support of your trusted credit union. To learn more or apply today, visit [www.wrfcu.org](http://www.wrfcu.org), call 219-659-3254, or stop by the local branch.

## DIRECT DEPOSIT

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.

## MOBILE DEPOSIT

Need to deposit a check, but the weather outside is frightful? You'll find that a mobile deposit is delightful. A mobile deposit allows you to remotely capture the image of the check. It can save you time, effort and allows you to stay safe. Simply download the credit union's app to your smart device. Then follow the prompts to sign into your account, where you can deposit a check and much more. Just be sure to endorse the back of the check as directed, then take a picture of the front and back of the check with your smart phone or tablet. Fill in the form with the amount and indicate where you want the funds deposited, for example, in your checking account or in your share savings. You'll want to hang on to the check for a few days to verify that it's been processed, but then you can shred it. It's as simple as that. Call on us for help if you need it, but then just snap, click, deposit, and relax.



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](http://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.



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.



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](https://hosting.bytesoftware.com/apps/bcp_19713/?lo=heathero). CU Mortgage Service is licensed to accept mortgages in all 50 states.

## 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](http://wrfcu.org) 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.

## THANK YOU!

If the pandemic taught us anything, it was the importance of resilience. We'd like to thank you for your continued trust in the credit union and for your willingness to adapt to different ways of going about your financial business. As a financial cooperative, your credit union would not exist without the participation of you, our valued member-owner. The credit union is where you belong, and we appreciate your continued support. Please continue to call on us for all of your financial needs, whether that's a loan for your next vehicle or home improvement project or opening a share savings account for your kids to help them get into a savings habit. We strive to put the credit union philosophy of "people-helping-people" into practice because we know that we're better together. For that, we are grateful.

**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 4th Quarter of 2021 payable December 31, 2021.  
The Board of Directors declared to pay .50% APR/.50% APY on all eligible share draft accounts for the 4th Quarter of 2021 payable December 31, 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](http://www.wrfcu.org)

### **Holiday Closings**

**MARTIN LUTHER KING, JR**  
January 17, 2022

**PRESIDENTS DAY**  
February 21, 2022

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency

