



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • [www.wrfcu.org](http://www.wrfcu.org) • April 2022

## Annual Meeting

The Credit Union's 87th Annual Meeting was held on March 21, 2022, at the Dynasty Banquet Hall, 4125 Calumet Ave, Hammond. After holding our annual meeting virtually for two consecutive years it was a pleasure to see some familiar faces again. We had 49 members in attendance. We would like to congratulate, Janet Brezene, Tony Puente, and Jared Stewart to another three-year term.

PLEASE NOTE: Next year we may have a different start time please watch the newsletter and website for updates.

SURVEY: We would like to hear from you. Please give us your preference regarding the possibility of changing the start time for next year's annual meeting. Would you prefer it to start at 5:00, 5:30, or 6:00 PM?

Call the credit union at 219-659-3254 and let us know. Thank You

## MOTORCYCLE LOANS

The Credit Union is now offering Motorcycle Loans. If you are looking to purchase a new motorcycle or refinance an existing one. Stop by the credit union or fill out an online loan application today.

Contact the credit union for more details.

## LOVE MY CREDIT UNION REWARDS:

Your credit union membership saves you money through exclusive member only offers through trusted partners. The credit union has just partnered with the Love My Credit Union Rewards program. This exciting new program will save credit union members exclusive discounts on travel, entertainment, discount tickets to movie theaters, theme parks and much more.

Contact the credit union for more details on this exciting new program or visit our website at [www.wrfcu.org](http://www.wrfcu.org) to check out the exciting deals you can save.

The credit union will be offering the Indiana Beach Theme Park Tickets and Deep River Waterpark tickets for 2022. Contact the credit union for pricing and availability.



## 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.



## CAR BUYING MADE EASY:

Nothing says SPRING like hitting the road with a new set of wheels! If you're in the market for a new or used car or truck, the Whiting Refinery Federal Credit Union is here to help make your next vehicle-buying experience seamless and stress-free while offering some of the lowest rates out there.

The Credit Union's expert car-buying services and affordable financing options are a surefire way to help you find the car you want or refinance the car you have, all at a price that fits your budget and lifestyle. You'll drive away in style while driving some extra cash into your wallet!

In addition to super-low rates, a quick turnaround application process, our Vehicle Buying Service offers:

- Up to 100% financing of the vehicle's value plus tax
- Pre-approval options
- Zero monthly fees or prepayment penalties
- Easy, convenient application process
- Personal service
- Expert advice
- GAP Insurance

For details and current rates, call 219-659-3254, stop in at our branch located at 1339 - 119th St Whiting, IN, or check out [www.wrfcu.org](http://www.wrfcu.org).

## CHECK OUR WEBSITE

When you need information about the credit union and all we have to offer to help you achieve your financial goals, chances are you're just a few clicks and keystrokes away. You can visit our website to find the current rates on loans, share savings and share certificates, the latest news on any special offers, our routing number, hours of operation, and much more. And you can do it on your schedule, not ours. No need to wait for office hours to find out answers to many frequently asked questions. We can be at your fingertips any time day or night and any day of the week. So even if it's 1:00 am on Sunday and you need the credit union's routing number or you're thinking of buying new wheels and are scoping out loan rates, scroll on over to our website to find what you need to know.

## ATM DO'S & DONT'S

Most of us use the ATM - it's an easy, convenient way to access cash, get balances, make deposits, and more. The CO-OP Shared Branch network also allows the Whiting Refinery Federal Credit Union members to perform many transactions at CUs across the country. While this 24/7 quick convenience definitely makes our lives easier, ATMs can also put us at risk for theft. You can keep your cash and identity safe by using ATMs cautiously just as you would cash and checks.

According to the American Bankers Association (ABA), protecting yourself and your money is easily done with these simple safety tips: Your ATM Card:

- Keep your card in a safe place.
- Don't give others access to the card. Immediately notify the credit union if it's lost or stolen.
- Keep your Personal Identification Number (PIN) a secret. Never write it down.
- Never give any information about your ATM card or PIN over the phone.

At the ATM:

- Always pay close attention to the ATM and your surroundings.
- Be wary of people trying to "help" you with your ATM transaction.
- Inspect the ATM for possible skimming devices. Don't use an ATM that appears unusual looking or offers unfamiliar options.
- Have your ATM card ready, in-hand as you approach the ATM.
- Do your automated banking in a well-lit, public location.
- Don't allow people to look over your shoulder as you enter your pin code.
- Don't re-enter your pin if the ATM "eats" your card - contact the credit union immediately.
- Never count cash at the machine or in public.
- When using a drive-up ATM, keep your engine running, doors and windows locked, and leave enough room between your car and others in the drive-up line.
- Closely monitor your statements and balance -- immediately report any problems to the credit union.

## Dormant Accounts

Is your credit union account like the forgotten money stuffed into the pocket of your spring jacket? If so, it's time to call on us to find out easy ways to reactivate it. For example, why not use automatic transfers to your Share Account to save money for a sunny day fund for that much needed vacation or a rainy day fund for those inevitable emergencies?

It's important to keep your accounts at the credit union and other financial institutions active because state law requires that after a certain time frame, the funds in dormant or abandoned accounts must be escheated. Escheatment is the process by which unclaimed property is turned over to the state. If you think you may have unclaimed property, start your search at [missingmoney.com](http://missingmoney.com), the website endorsed by the National Association of Unclaimed Property Administrators. The search is free, and you can click through to begin the process of claiming what's yours.

## FREE Annual Credit Report

As you take stock of your year-end spending and prepare to make a fresh financial start for Spring 2022, a great place to begin is with your free annual credit report. Obtaining this comprehensive report will give you a picture of all things credit-related in your name and help keep you aware of any credit-related issues, including possible identity theft that affects hundreds of thousands of Americans each year.

According to [www.credit.com](http://www.credit.com), the Fair Credit Reporting Act (FCRA) gives all US residents the opportunity to request their free annual reports from each of the three nationwide consumer credit reporting companies - Equifax, Experian, and TransUnion - through [AnnualCreditReport.com](http://AnnualCreditReport.com). Be aware that you can get one report from each bureau once a year. You have the option to spread them out throughout the year or obtain them all at once.

There are several ways to request your free annual credit report, including:

1. Online - Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com), the official site authorized by the Federal government, for free reports. After answering some questions to verify your identity, you will typically get your report immediately upon ordering.

2. Phone - Call 1-877-322-8228; go through a verification process over the phone; and your credit report will be mailed to you within 15 days.

3. Mail - Download the request form from [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Print and complete the form. Mail the completed form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Your credit report will be mailed to you within 15 days. Consumer Financial Protection Bureau ([www.consumerfinance.gov](http://www.consumerfinance.gov)) provides complete details on securing your credit report.



## 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](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.

## 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.



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.

## NIGHT DEPOSITORY

Life has a way of interrupting even the best laid plans. So, if a last minute phone call from the boss or an unexpected visitor kept your schedule from being in sync with the credit unions, not a problem. Our night depository is open for business even if we've gone for the day. Use the night depository to drop off cash or a check for deposit or make a loan payment. Endorse any checks and clearly and legibly write your name and account number on an envelope. Then just drop it in the mail slot on our front door. You can be on your way, knowing that your deposit is safe and secure. We'll process the transaction when the credit union opens the next business day. That's it: Easy-peasy. But feel free to contact us with any questions or concerns.

## 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.



## GOING AWAY FOR A WHILE?

Whether you're headed to a vacation home for the summer or pulling up stakes for a new place, keep the credit union in the loop. Let us know your new address. If it's a seasonal move, we want to make sure any debit or ATM cards will be accepted while you are away. As a safety precaution, the use of a card in a new location may trigger the account to be frozen. Save yourself any embarrassment and frustration of your card being declined by notifying us of the dates you plan to be away. If it's a permanent move, there's no need to discontinue your membership. With our many electronic services, you can still have the credit union at your fingertips. But please advise us of your change of address so that we can keep your account information up to date.



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.



**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 .40% APR/.40% APY on all eligible share accounts for the 1st Quarter of 2022 payable March 31, 2022.

The Board of Directors declared to pay .40% APR/.40% APY on all eligible share draft accounts for the 1st Quarter of 2022 payable March 31, 2022.

**\*\*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

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### Loan Rates

NEW AUTOMOBILES (2022)	USED AUTOMOBILES (2021-15)
1.99%* 60 Months	2.99%* 60 Months
2.24%* 66 Months	3.24%* 66 Months
2.49%* 72 Months	3.49%* 72 Months
2.99%* 84 Months	3.99%* 84 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

### MOTORCYCLE LOAN RATES(2022 - 2015)

3.99%\* 60 Months  
4.24%\* 66 Months  
4.49%\* 72 Months  
4.99%\* 84 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

**GOOD FRIDAY**  
April 15, 2022

**MEMORIAL DAY**  
May 30, 2022

**INDEPENDENCE DAY**  
July 4, 2022

Your Savings Federally Insured to \$250,000

**NCUA**

National Credit Union Administration.

a U.S. Government Agency

