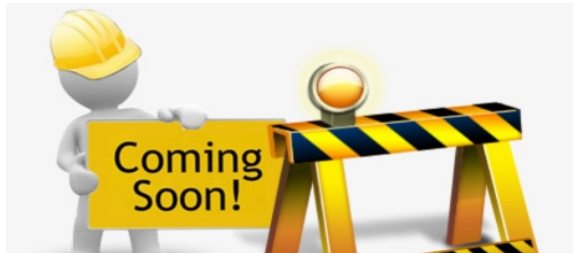




wrfcu

**WHITING REFINERY Federal Credit Union**

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



The credit union will undergo a renovation in the late summer or early fall which will cause the branch to close for a few days. Currently, we are unsure when this is going to take place. We will try to make the closure have as little impact on our membership as possible. We will post the necessary information on our website and signage on our front door when this does occur. Please keep in mind that we are part of the Shared Branching network so there are other ways to access your account. However, the staff will still be at the credit union to assist members by phone. Please contact the credit union with any additional questions you may have.

## LOVE MY CREDIT UNION REWARDS:

**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 for the 2022 season. Contact the credit union for pricing and availability.

Deep River Waterpark tickets are available by going to our website [www.wrfcu.org](http://www.wrfcu.org), click on services, theme park discounts, and click on the link provided.



## Annual Meeting

The Credit Union would like to thank everyone who attended our 87th Annual Meeting in March. Also, we would like to express our sincere thanks to all those who participated in the survey regarding changing the start time for next year's meeting. After listening to the feedback from our membership, the start time for next year's annual meeting will remain at 6:00 p.m.



## AUTO LOAN SPECIAL

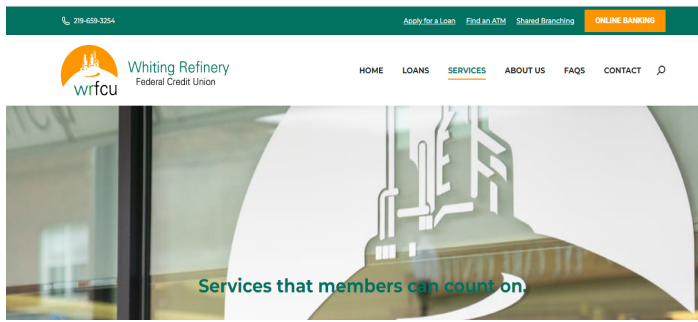
We are extending our AUTO LOAN SPECIAL. Looking to purchase or refinance a vehicle, contact the credit union for a special promotion going on. Financing vehicles 2017 and newer with rates ranging from 1.99%-2.99%. Certain restrictions may apply.

Contact the credit union for more details.



## MOTORCYCLE LOANS

The Credit Union is now offering Motorcycle, Boats, and Recreational Vehicle Loans. Stop by the credit union or fill out an online loan application today. Certain limitations and restrictions apply. Contact the credit union for more details.



## 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.



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.

IS YOUR  
CONTACT  
INFORMATION  
UP-TO-DATE?

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.

## TIPS FOR PROTECTING AGAINST SCAMS AND FRAUD

When wiring money be careful and make sure you know the individual/company you are sending the money to. Wiring money is like sending cash. Once you send it, you usually can't get it back. Don't wire money even if someone sends you a check, tells you to deposit it, and wire some of the money back to them. That's a fake check scam, and the bank will want you to repay the money you withdrew and sent. That may also be a money mule scam that will involve you in moving stolen money.

Don't pay with a gift card. Gift cards are for gifts. As soon as you tell someone the numbers on the back of the gift card, they get control of the card, and your money is gone forever. No legitimate business or government agency will insist that you pay with a gift card.

Don't pay with cryptocurrency. If someone requires you to pay for something with Bitcoin, Ether, or some other type of cryptocurrency, they're probably a scammer. Cryptocurrency payments don't come with legal protections. If you pay with cryptocurrency, you usually can't get your money back unless the person you paid sends it back.

Report fraud to the FTC. If you're contacted by someone telling you to pay or send money using these methods, please tell the FTC about it at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft). The information you share can help protect your community from fraud, scams, and bad business practices.

Also, only apply for a loan with an organization that is reputable and known to you.

Never give your **HOME BANKING** login credentials to someone you do not know or trust. A new scam called "The Credit Game" is where a fraudster deposits fictitious checks into your account via Remote Deposit Capture and instructs you to get the money out and send it back via one of the means above so you can improve your credit score. Contact the credit union to speak with a staff member if you feel you may have become a victim of a scam. We will work with you to identify the authenticity of the company you're dealing with.

### 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.



## 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 Locator

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.



## DORMANT ACCOUNTS

Dormant (Inactive) Accounts – Indiana State Law requires the Credit Union Supervisory Committee to review all accounts that have had no activity for three years. If your account is dormant and has \$500 or over, you will be asked to verify the amount by return mail. If the account has under \$500 and is dormant, you will be asked to make a transaction (deposit or withdrawal) within 60 days. By not responding, you risk the account being closed and a check being mailed to you at the address on file. If we do not have a good address on file and it is returned to us as undeliverable, the money will get turned over to the state's unclaimed property. The Credit Union does not want to lose you as a member so please keep your account from becoming dormant.

## 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.

## MOBILE BANKING

The daily grind can be busy, hectic, and sometimes difficult. It seems like we're always looking for ways to destress and areas of life that can be simplified. Why not make financial management one of those? With the help of the Credit Union Mobile Banking, money matters will be a cinch. You're just an app away from making your life a whole lot easier!

As soon as you download our free Mobile Banking app using your iPhone, iPod Touch, iPad, or Android device, you will have 24/7, safe, convenient access to all of your accounts. The power of quick and easy financial management will be right at your fingertips as you:

- \* Monitor account balances
- \* Review transaction history
- \* Deposit checks
- \* Pay bills
- \* Transfer funds between accounts or schedule transfers for a later date
- \* Apply for a loan
- \* Deposit paper checks by smartphone with Mobile Deposit
- \* Find the nearest ATM or Branch
- \* Contact a Member Services representative
- \* And more!

Visit [www.wrfcu.org](http://www.wrfcu.org) to download the Mobile Banking app, and make your life easier, starting today!

Contact the Credit Union for more details.

## 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.



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 2nd Quarter of 2022 payable June 30, 2022.

The Board of Directors declared to pay .40% APR/.40% APY on all eligible share draft accounts for the 2nd Quarter of 2022 payable June 30, 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

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

### Loan Rates

NEW AUTOMOBILES (2022)	USED AUTOMOBILES (2021-15)
1.99%-6.99%* 60 Months	2.99%-7.99%* 60 Months
2.24%-7.24%* 66 Months	3.24%-8.24%* 66 Months
2.49%-7.49%* 72 Months	3.49%-8.49%* 72 Months
2.99%-7.99%* 84 Months	3.99%-8.99%* 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 (2022 - 2015)	BOAT & RV RATES (2021-15)
3.99%-5.49%* 60 Months	3.99%-8.24%* 60 Months
4.24%-5.99%* 66 Months	4.24%-8.49%* 66 Months
4.49%-6.99%* 72 Months	4.74%-8.99%* 72 Months
4.99%-7.99%* 84 Months	4.99%-10.24%* 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

**INDEPENDENCE DAY**  
July 4, 2022

**PIEROGI FEST**  
July 29, 2022 Closing at 3:00PM

**LABOR DAY**  
September 5, 2022

Your Savings Federally Insured to \$250,000

**NCUA**

National Credit Union Administration.  
a U.S. Government Agency

