



wrfcu

WHITING REFINERY Federal Credit Union

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

## INTERNATIONAL CREDIT UNION DAY



The credit union will be celebrating the 74th anniversary of International Credit Union Day on Thursday, October 20, 2022. This event is celebrated by credit unions all over the world. International Credit Union Day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

## MEMBERSHIP

Please keep in mind that once you open an account at the credit union and become a member, you're a member for life. Your account does need to be maintained periodically to keep it active so therefore, just remember to make a transaction on an annual basis to prevent it from becoming dormant. Also, keep in mind that any family member of yours related to you by blood or marriage can join as well. Once an account is established all our services are available so have your family members stop by and open their account today with a minimum deposit of just \$5.00. Please contact the credit union with any questions.



In past years the Credit Union was able to sponsor some angels on behalf of the Salvation Army. Due to the generosity of our members, we were able to make a child's Christmas a whole lot brighter. Angels will be available again this

year usually at the beginning of November. Contact the credit union to find out when your Angel will become available. On behalf of the credit union and the Salvation Army, we thank you for your continued support for this program.

## 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, 2022, through January 31, 2023. Certain Restrictions May Apply. Contact the Credit Union for more details.



## Christmas Club

Need help to save for the holidays. The Credit Union offers a Christmas Club account. This account is a savings account dedicated to holiday spending. You can use a Christmas club account to automate your savings and help take some of the financial stress out of the holiday season. This

account can be opened anytime throughout the year and whatever is saved during the year is transferred into your regular share account on November 1 of each year. Early withdrawals fees apply.



Daylight Savings Time begins Sunday, November 6, 2022, at 2:00 am so don't forget to turn your clocks back one hour.

## 2023 CALENDARS

Just a reminder that the big wall calendars and the calendar pocket planners for 2023 will be available again this year. They will be available after the Thanksgiving Holiday so please stop by the credit union office to pick yours up.

## PROTECTING YOUR IDENTITY & MONEY

Fraudsters continually find new ways to trick innocent people out of money or personal identifiable information. Whether it's an imposter scam – impersonating a credit union employee, a grandchild, debt collector, etc. – or stealing someone's identity, these fraudsters know how to pull it off. Using common channels like emails, texts, phone calls, and social networks; fraudsters typically disguise their identity while retrieving your confidential information. Fraudsters will use several different social engineering techniques to acquire sensitive information such as usernames, passwords, and account or payment card details – all while trying to trick you into believing they are from the credit union:

- Phishing (through email)
- Vishing (through phone calls)
- SMiShing (through SMS/text messages)
- Malware (malicious software)

Fraudsters will also spoof the credit union's contact info (phone number; email, etc.) to appear to be from the actual credit union. One common approach used is the fraudster (Impersonating the credit union) claims that fraudulent transactions have been detected on your account and the credit union needs to verify your personal information. You may be asked to identify yourself with personal information, account info, login credentials, or one-time passcode. Recognizing scams can be difficult. But you can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant. Common Warning Signs Scams are often hard to detect at a quick glance; however, these common red flags can help. Keep in mind...it is not uncommon for fraudsters to use intimidation tactics and urgent requests.

- Don't always trust the display name - criminals will spoof the email name to appear to be a legitimate sender
- Check for misspelled words, bad grammar, and/or typos within the content
- Be cautious of clicking links and opening attachments- DON'T CLICK unless you are confident of the sender or expecting the attachment
- Asking you to share a one-time passcode sent to your device (when they called you)
- Check the salutation - many legitimate businesses will use a personal salutation
- Do not provide personal information when asked
- Be suspicious of "urgent" or "immediate" response needed or "unauthorized login attempt" of your account
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate
- The recipient group seems random or unusual (e.g., all last names begin with the same letter)
- The email appears to be a reply to a message that you didn't send
- Monitor the sender's email address for suspicious URLs & Domains – often using similar letters and numbers
- If something seems suspicious; contact that source with a new email or phone call, rather than just hitting reply
- Always, be wary of tempting offers

If you receive a phone call or text message on behalf of the credit union and you would like to verify the authenticity of whom is calling, hang up and call the credit union directly at 219-659-3254. Please be advised that we would only call you during our normal business hours.

Plus keep in mind that you should never give your HOME BANKING or account information to someone you do not know or trust. However, if you do feel that your account has been compromised, please contact the credit union immediately.



## RENOVATIONS

The credit union will undergo a renovation in the coming months ahead which will cause the branch to close for a few days. Currently, we are unsure when this is going to take place, but 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.



### 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 Network

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.



The credit union encourages all members to have a beneficiary or joint owner on their account. Someone you can trust who can help you with your finances in case of your inability to do so. What happens to your funds in the event of your death? Having a beneficiary or joint owner on your account will prevent your funds from being unclaimed by your surviving relative. Call or stop by the credit union to speak to one of our staff members about making this adjustment to your account.

## LOVE MY CREDIT UNION REWARDS:

Your credit union membership saves you money through exclusive member only offers through trusted partners. The credit union has 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.

## MORTGAGE REFINANCE

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.

## VEHICLE REFINANCE

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.

## NOTIFICATION:

If you would like to be notified when you have ACH Activity, your account falls below a certain balance, etc. Log into your Home Banking today to set up these alerts. Contact the credit union for more details.

## 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

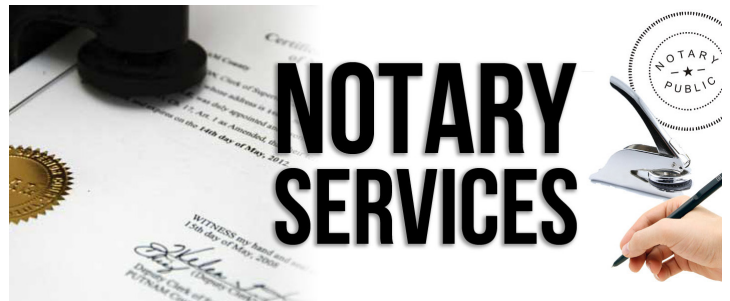
Put your statements on the fast track by signing up for e-statements. Each month, we'll send you an email alerting you that your statement is ready for review. Then just log in to your account to retrieve it. If you like, you can print it for your files, but why not cut the clutter and file it electronically? 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.

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.



Even though we now can often conduct our business with keystrokes or clicks, or taps and swipes, some things in life require your autograph. Under certain circumstances, your signature needs to be notarized. Typically, you need a notary for transfers of property, for example, on legal documents such as a will, deed, or trust. Some medical documents require a notarized signature. That's because signing your name in the presence of a notary signifies you are doing so of your free will - you are not under duress and no one is forcing you to sign. You are also indicating you are signing the document for the reasons described in it and that you swear or affirm the document contains the truth. If you need a document notarized, contact the credit union. It's a service we are happy to help you with.

**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 2022 payable September 30, 2022.  
The Board of Directors declared to pay .50% APR/.50% APY on all eligible share draft accounts for the 3rd Quarter of 2022 payable September 30, 2022.

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

### Certificate Rates

1 Year (\$1,000.00 Min) 1.30% APR/1.31% APY  
2 Year (\$1,000.00 Min) 1.40% APR/1.41% APY  
3 Year (\$1,000.00 Min) 1.50% APR/1.51% APY  
4 Year (\$1,000.00 Min) 1.65% APR/1.66% APY  
5 Year (\$1,000.00 Min) 1.80% APR/1.81% APY

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### Loan Rates

NEW AUTOMOBILES (2023-2022)	USED AUTOMOBILES (2021-2015)
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

\*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)

1.99%-6.99%\* 60 Months  
2.24%-7.24%\* 66 Months  
2.49%-7.49%\* 72 Months  
2.99%-7.99%\* 84 Months

### BOAT & RV RATES (2022-2000)

3.99%-8.24%\* 60 Months  
4.24%-8.49%\* 72 Months  
4.49%-8.74%\* 84 Months  
4.74%-8.99%\* 96 Months  
4.99%-10.24%\* 120 Months

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

**\*\*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

**THANKSGIVING HOLIDAY**  
November 24 & 25, 2022

**CHRISTMAS HOLIDAY**  
December 23 & 26, 2022

**NEW YEAR'S DAY**  
January 2, 2023 - Observed

Your Savings Federally Insured to \$250,000

**NCUA**

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

