



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2024

Annual Meeting

Join us for this informative evening on Monday, March 18, 2024, at 6:00 pm to be held at the Dynasty Banquet Hall located at 4125 Calumet Ave Hammond, IN. The doors will close at 6:00 pm sharp and the meeting will start promptly at that time. We hope you can attend, and we look forward to seeing you there! Listen, learn, and be heard at this year's annual meeting and election. As a member-owner of the Whiting Refinery Federal Credit Union, you are a valued part of our credit union family, and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community. At the 2024 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. You'll have the chance to take part in a question-and-answer session, as well as cast your vote in the election of incoming credit union officers.

GAP & Extended Warranty

Did you know the credit union offers extended warranty agreements and GAP insurance on your automobile? When you're in the market for your next auto the credit union will not only finance the vehicle, but we can also offer you an extended warranty or GAP insurance. Before you agree to the additional costs from the dealer contact the credit union to see how much you can save by purchasing it through the credit union. Members have been able to save almost half the cost.

1099-INT will be mailed no later than January 31, 2024. Please note you will only receive one if you earned more than \$10.00 in interest.



Due to the wonderful generosity of our members, we had a successful turn out of our Angel Tree this past year. On behalf of the credit union, we would like to extend a heartfelt thanks to everyone that participated in helping make some children's Christmas a brighter one.



DEBIT CARD SAFETY

During the holiday season, we have lots of things on our minds...family, friends, shopping, gift-giving, decorating, entertaining, traditions, road trips, celebrations, and all sorts of festivities. Unfortunately, to keep our wallets and identities safe during this busy time of year, we should also be aware of phishers, skimmers, hackers, thieves, and their seasonal scams. Most of us enjoy the convenience of using our Whiting Refinery Federal Credit Union Debit Card during the holidays. Whether obtaining cash from an ATM, making a PIN-based transaction at no charge, or getting cash back at the register, it's undoubtedly a handy tool. However, since it offers instant access to cash, it's important to remember that it leaves us open to theft, especially during the holiday season when we're super busy and somewhat distracted. You can still take advantage of all that your debit card offers while keeping your info and funds safe and secure. Simply follow our Debit Card Safety Tips for ultimate protection and security during the holidays, and all year round:

- Track every transaction so you don't overspend.
- NEVER share your Personal Identification Number (PIN) code, with anyone.
- Protect your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer.
- Practice ATM safety. Always be alert and go with your gut.
- Monitor your account by checking frequently.
- Report to the credit union immediately if you think your card has been lost or stolen.

SPOOFING-WHAT IS SPOOFING?

Spoofing is a scam where cybercriminals impersonate a company with a fake email address, display name, text message, or website URL to convince a target that they are a trusted, well-known source from the company. It can be as simple as changing one letter, symbol, or number in a communication that is difficult to spot. The benefit of spoofing for cybercriminals is that the person will likely disclose financial and personal information, download malware, wire funds, and more.

Types of spoofing attacks:

- **Email Spoofing:** This technique is one of the most common types where cybercriminals send an email posing as a trusted source. They usually ask for an urgent request or attempt to lure the target to click a malicious link or attachment.
- **Domain or Website Spoofing:** These attacks aim to lure users into logging into their accounts on fake websites or exposing other personal information about themselves. The cybercriminals can then use the stolen credentials to log into the actual account on the real website. The credit union encourages members to change passwords on all websites regularly.
- **Caller ID Spoofing:** Like email spoofing, caller ID alters the phone number to show up as someone familiar to the target they are calling. For example, the fraudster may pose as a customer service representative from the target's bank and attempt to gather personal information like their banking credentials, social security number, etc. to gain access to their account.
- **Text Message Spoofing:** This technique targets a person via text message posing as a trusted source like their bank or a friend. They substitute the sender ID with a recognizable source and use the text message as a springboard for data theft, spear phishing, and scams.

The reality is that individuals are being targeted and the following tips can help identify a spoofed message in the email headers:

- Identify that the 'From' email address matches the display name. The from address may look legitimate at first glance, but a closer look in the email headers may reveal that the email address associated with the display name is coming from someone else.
- Make sure the 'Reply-To' header matches the source. This is typically hidden from the recipient when receiving the message and is often overlooked when responding to the message. If the reply-to address does not match the sender or the site that they claim to be representing, there is a good chance that it is forged.

Question the Content of the Message

Sometimes the best defense against phishing is to trust your instincts. If you receive a message from a supposed known source that appears out of the ordinary, it should raise a red flag. When receiving an unsolicited message, users should always question the content of the message, especially if the message is requesting unusual information or directing the user to click on links or open attachments.

Before responding to any questionable message, perform the following tasks to ensure the message is reliable.

- Ask yourself:
 - Was I expecting this message?
 - Does this email make sense?
 - Am I being pushed to act quickly?
 - Examine the email and look for:
 - Sense of urgency
 - Unsolicited request of personal information
 - Generic greeting/signature
 - Unfamiliar links or attachments
 - Contact the sender of the message through a trusted channel
- If the email appears legitimate, but still seems suspicious, it is best to contact the supposed sender through a trusted phone number or open a new outgoing email message using their real email address found in the address book. Do not reply to the message in question.

It is important to always remain vigilant when receiving mail whether it is from an unknown sender, someone you are close with, and sometimes even when it is someone you are familiar with. Cyber scammers are always looking for new ways to exploit individuals for their own personal gain.

IS YOUR
CONTACT
INFORMATION
UP-TO-DATE?



Whether you are moving across town or across the country, plan to do-it-yourself (with help from family or friends) or hire a professional mover, relocating tops the stressful situations chart: It's right up there with death of a loved one, divorce, job loss or major illness. Moving experts agree that a positive attitude and planning can help. De-cluttering can also help you de-stress. Finding a new home for some of your possessions will lighten your load. While you may be leaving the old neighborhood behind, you can take your credit union membership along with you. Stay in touch with us online or by phone. Just be sure to put the credit union on your change-of-address checklist so that we have accurate information when we need to contact you, for example, mailing you your 1099-INT or your statements. Too many times the credit union tries to reach you and realize we have a bad phone number or address on file. Please remember to change your contact information with the credit union. In addition, if we have returned mail from the post office you may incur a returned mail fee.

Occasionally we receive questions from members regarding what services we offer to our membership, so the list is below. If you have any questions regarding one of these services, please contact the credit union.

- Money Orders (\$1.00 Fee)
- Mortgage Loans
- NCUA Share Insurance
- Notary Services
- Samsung Pay
- Shared Branching
- Share Certificate (CD's)
- Share Savings Accounts
- Share Draft (Checking Accounts)
- Skip-A-Pay (\$35.00 Fee)
- Theme Park Tickets
- Wire Transfers (\$20.00 Fee)



Save .25% when financing your mortgage with the credit union.



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.

Check Your Credit Report

It's also a good idea to check your credit report regularly. Your credit report is a summary of your credit history and any errors on it could be affecting your score. You are entitled to a free copy from the three major credit reporting agencies every 12 months. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.

become
a member

While you may think of the credit union as just the place you do your banking, your credit union is a not-for-profit financial cooperative. That means you're not just a customer: You're a member-owner. You belong here! Member-owners are the only reason the credit union exists, and we thank you for your membership. We're people-driven, not profit-driven, and that means any profits are not lining the pockets of a few stockholders. Instead, profits are used to help you - lower rates on loans, competitive rates on savings, and improved services. We appreciate your membership and hope that you take full advantage of all the benefits of belonging. And the more you participate, the greater the benefit. So don't miss out. Visit our website, give us a call, or stop by our office today.

**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 1.75% APR/
1.76% APY on all eligible share accounts for the 4th
Quarter of 2023 payable December 31, 2023.

The Board of Directors declared to pay 175% APR/
1.76% APY on all eligible share draft accounts for the
4th Quarter of 2023 payable December 31, 2023.

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

Certificate Rates

6 mo.	(\$1,000.00 Min)	5.00% APR/5.12% APY
1 Year	(\$1,000.00 Min)	5.00% APR/5.12% APY
18 mo.	(\$1,000.00 Min)	4.65% APR/4.75% APY
2 Year	(\$1,000.00 Min)	3.25% APR/3.30% APY
3 Year	(\$1,000.00 Min)	3.35% APR/3.40% APY
4 Year	(\$1,000.00 Min)	3.45% APR/3.51% APY
5 Year	(\$1,000.00 Min)	3.75% APR/3.82% APY

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Loan Rates

NEW AUTOMOBILES (2024-2023)	USED AUTOMOBILES (2022-2016)
4.69%-9.69%* 36 Months	5.69%-10.69%* 36 Months
4.94%-9.94%* 48 Months	5.94%-10.94%* 48 Months
5.19%-10.19%* 60 Months	6.19%-11.19%* 60 Months
5.44%-10.44%* 66 Months	6.44%-11.44%* 66 Months
5.69%-10.69%* 72 Months	6.69%-11.69%* 72 Months
6.14%-11.19%* 84 Months	7.19%-12.19%* 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

2.99%	Up to 60 Months
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MOTORCYCLE LOAN RATES (2024 - 2016)

4.74%-6.24%*	60 Months
4.99%-6.74%*	66 Months
5.24%-7.74%*	72 Months
5.74%-8.74%*	84 Months

BOAT & RV RATES (2024-2008)

4.74%-8.99%*	60 Months
4.99%-9.24%*	72 Months
5.24%-9.49%*	84 Months
5.49%-9.74%*	96 Months
5.74%-9.99%*	120 Months
5.99%-10.99%*	180 Months

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

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

www.wrfcu.org

Holiday Closings

MARTIN LUTHER KING DAY
January 15, 2024

PRESIDENT'S DAY
February 19, 2024

GOOD FRIDAY
March 29, 2024

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

