



WHITING REFINERY Federal Credit Union

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

Annual Meeting

The Credit Union's 89th Annual Meeting was held on March 18, 2024, at the Dynasty Banquet Hall, 4125 Calumet Ave, Hammond. We had 48 members in attendance. We would like to congratulate David Kirchhoff, Carl Towner, and Sue Mateja as they were reelected to the board of directors for another three-year term. In addition, we welcome our newest board member, Joe Estep. He has been a member of the credit union for several years and a retiree of the BP Refinery. Congratulations to all the board of directors.

NEW ARRIVAL

We would like to welcome a new bundle of joy, August Emerson Towner. August was born on March 1, 2024, to Board President, Carl Towner, and wife Lindsay Miller. The whole family is doing great. Congratulations to you all.



DEBIT CARD ALERTS!!

You now have the capability to set up customized text and email notifications for specific transaction types and dollar amounts including purchases over a selected amount, international purchases, online and phone purchases, etc. It's quick and easy, go to the following website <https://alert.smsservicesnow.com/landing/FDHCWHITING> to enroll. You must have your debit card with you during the enrollment process.



The credit union will be offering the Indiana Beach Theme Park tickets for the 2024 season. Contact the credit union for pricing and availability.



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!!

Whiting Refinery Federal Credit Union is excited to share that we are joining our fellow credit unions across the country to celebrate Shared Branching Awareness Week May 20-24. Throughout the week, we will be reminding 1.3 million members across the U.S. of this added value that makes life easier.

The credit union has proudly partnered with other credit unions across the country to provide you convenient access to your accounts and money, creating the Shared Branching network that allows members of other credit unions to use their branches to conduct basic transactions. What does that mean for you? You can conduct transactions at more than 5,000 locations nationwide. Whether you are across town and can't get to your branch or have relocated, your credit union remains accessible because of Shared Branching.

Stop by your local branch and celebrate what makes your membership of a credit union so unique. Looking for a local shared branch location? We have tried to make this as easy as possible to access. The following are ways of finding locations. Visit www.co-opsharedbranch.org to find a location close to you, text your zip code to 91989 or you can scan the QR code below with your smart phone.

If this is a service you will use often, you can also download the app by searching co-op shared branch in the app store or the google play store. If you have additional questions a staff member of the credit union would be happy to help you.





Drive and save with a community rewards program. The Cline Ave Bridge is already saving drivers time and reducing the stress of congested alternative routes.

With the Cline Avenue Bridge Community Rewards Program, local drivers can also save money. By enrolling in this free program, you can take the Cline Avenue Bridge for a discounted rate.

How It Works: This program lets occasional Cline Avenue Bridge users take the bridge for more of their daily travels by saving 60% on each trip across the bridge.

To Get Started

1. Enroll your 2-axle vehicle and transponder at clineavenuetolls.com/Web/toll_discount. (only 2-axle vehicles are eligible)

2. Once your registration is confirmed, the discount starts with your third trip across the bridge. Every 90 days you are required to make two crossings at regular price to maintain program eligibility.

NEED A TRANSPONDER?

- I-PASS: Purchase online at getipass.com or instore at Jewel-Osco
- E-ZPASS: Purchase online at indianatollroad.com or buy in store at CVS.

QUESTIONS??

Email ClineAvenueBridgeRewards@unitedbridgepartners.com



The Importance of Balancing Your Monthly Statements.

It happens: You get an email alert when your monthly account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it. Procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. That could mean the embarrassment of a bounced check-costing you a return check fee from a merchant or an NSF (nonsufficient funds) fee from the credit union. So, when your statement arrives, take the time to ensure that the balance in your check register agrees with the statement balance.

If it doesn't, look for:

- ATM withdrawals or a check you may have neglected to record
- Checks you wrote that have not been cashed or cleared
- Debit Card purchases not recorded
- Online Bill payments you may have not recorded
- Deposits not recorded
- A Subtraction or addition error

If you still need help, contact the credit union for assistance.

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.

LOVE MY CREDIT UNION REWARDS:

Your credit union membership saves you money through member only offers through trusted partners. The credit union has partnered with the Love My Credit Union Rewards program. This program will save credit union members exclusive discounts with H & R Block, Turbo Tax, and much more. Visit our website at www.wrfcu.org for more details.



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.

CU Mortgage Service is licensed to accept mortgages in all 50 states.

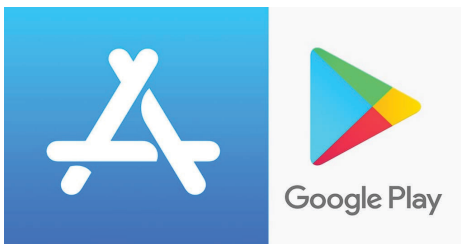
Save .25% when financing your mortgage with the credit union.

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.



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.



MOBILE APP

The Whiting Refinery Federal Credit Union Mobile App is available for iOS and Android devices. View balances and transactions, transfer funds, and much more. Simply install the app and use your Online Banking username and password to login. Search for "Whiting Refinery FCU" in the App Store (Apple iOS devices) or Whiting Refinery in the Play Store (Android) devices. Download it today and have access to your account on the go. Contact the credit union for more details.

*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 1st
Quarter of 2024 payable March 31, 2024.
The Board of Directors declared to pay 1.75% APR/
1.76% APY on all eligible share draft accounts for the
1st Quarter of 2024 payable March 31, 2024.
****RATES SUBJECT TO CHANGE AT ANY TIME !!!**

Certificate Rates

1 Year (\$1,000.00 Min) 4.50% APR/4.59% APY
18 mo. (\$1,000.00 Min) 4.15% APR/4.23% 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

****RATES SUBJECT TO CHANGE AT ANY TIME !!! *SUBJECT TO EARLY PEN-
ALTY WITHDRAWAL. **CERTAIN LIMITATIONS MAY APPLY***

Loan Rates

| NEW AUTOMOBILES (2025-2024) | USED AUTOMOBILES (2023-2017) |
|------------------------------------|-------------------------------------|
| 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)

6.00%-13.00%* 12 Months - 36 Months
9.00%-17.24%* 48 Months - 72 Months

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

SHARE PLEDGE LOAN

2.99% Up to 60 Months

MOTORCYCLE LOAN RATES (2025 - 2017)

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 (2025-2010)

4.74%-10.99%* 60 Months
4.99%-11.24%* 72 Months
5.24%-11.49%* 84 Months
5.49%-11.74%* 96 Months
5.74%-11.99%* 120 Months
5.99%-12.99%* 180 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

www.wrfcu.org

Holiday Closings

MEMORIAL DAY
MAY 27, 2024

INDEPENDANCE DAY
JULY 4, 2024

PIEROGI FEST - CLOSING 3PM
JULY 26, 2024

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

