



WHITING REFINERY Federal Credit Union

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

IMPORTANT:

The annual Pierogi Fest will be held July 26-28, 2024. If you need to visit the credit union branch, keep in mind that the city usually starts closing the surrounding streets on Thursday, July 25, 2024, which makes it difficult to get into the credit union. We have other services that are available to you for you to access your account. Please contact the credit union at 219-659-3254 to discuss those services further. Also note the credit union will be closing on July 26, 2024, at 3:00 pm due to this event.

ATM / DEBIT CARDS

The Credit Union has ATM and Debit Cards available for your savings and checking accounts. But please keep in mind that the credit union has procedures in place to try to limit risk exposure when members hold one of these cards. For example, when traveling out of the country we have our debit cards blocked so you must notify the staff at the credit union with the dates you're traveling so we can put a travel alert on your card.



Also, since technology does tend to go offline periodically the ATM/Debit Cards have a lower offline limit that is only available. These precautions have been put in place for our members' protection and the credit unions. We apologize for any inconvenience this may cause you.

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



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 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.

Periodically you may receive correspondence mailed to you from the credit union, please respond right away. If you put it off until later, that's a good way of forgetting about it. If you are unsure of the contents, contact the credit union to verify the contents.



Even though more and more of the documents in life can be dealt with electronically, there is still a large amount of legal and financial paperwork requiring paper as well as a signature. Sometimes, you even need a notarized signature. Signing your name in the presence of a notary signifies that you are doing so without undue influence; no one is forcing you to sign. You are also declaring you are signing the document for the intentions outlined in it and that you swear or affirm the document contains the truth.

If you need notary services, stop by the credit union. We have a notary on staff who is available to help you. It's just one more benefit of belonging to the credit union.



IMPORTANT NOTICE Joint Owner vs Beneficiary

A joint owner can access your account if you experience an unexpected illness or accident. Also, they will receive the balance from your account in the event of your death. A beneficiary will only receive the balance from your account in the event of your death.

The credit union encourages all members to have a joint owner on their account. Too many times we have seen members have an unexpected illness or accident and someone needed access to their account. Whether it was a withdrawal or a history of the account. Unfortunately, without a joint owner on the account, the credit union is unable to provide anyone with this information. Only having a beneficiary on the account does not give us authorization to divulge information to anyone other than the account holder.

Call or stop by the credit union to speak to one of our staff members more about this important notice and how to make this adjustment to your account.



Keep cool this summer and save energy costs by following these simple tips around the house:

1. Use portable or ceiling fans. Run ceiling fans counterclockwise. Moving air helps cool your body, which makes you feel cooler.
2. Turn off unnecessary lights. Much of the energy from a light bulb is heat.
3. Keep the sun out of your house. Close blinds, shades, or curtains during the hottest part of the day.
4. Use a microwave oven instead of a conventional oven to save money and keep your kitchen cooler. The indoor stove or oven can raise your kitchen's temperature as much as 5 to 10 degrees. If cooking indoors, cook during cooler early morning and evening hours.
5. Wear thin, loosely fitting clothes made from lightweight fabrics, and you may not have to keep room temperatures as cool.



BP Veterans Golf Outing

Every year, the BP Whiting Veterans business resource group holds a golf outing to support local veterans. This year, two organizations, the Shaun Blue Scholarship Fund and Leon's Heroes will receive proceeds from the golf outing. In addition, a collection drive is being held to obtain much needed toiletry items for Veterans Village of Gary, Indiana. This organization helps combat veterans transition from military to civilian life. The golf outing is held at Wicker Memorial Park in Highland, IN. Marine 1st Lieutenant Shaun Blue from Munster, IN made the ultimate sacrifice for our country while serving in Iraq during Operation Iraqi Freedom in 2007. A scholarship in his honor is awarded to a deserving Munster High School senior each year.

Leon's Heroes holds an annual triathlon at Wolf Lake in Hammond Indiana. This event is now a nationally recognized event for which the proceeds also go to support local veteran causes. Board member Tony Puente acknowledged and thanked the Credit Union for their sponsorship of five holes toward this worthy cause. Thank you and God Bless the U.S.A.

This year's outing was held at Wicker Memorial Park in Highland on May 18, 2024.



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.

Credit Union Offers Mortgage Loans

Did you know the credit union offers mortgage loans? Whether you're in the market for a new mortgage or would like to refinance your existing mortgage from another lender check out the credit union for your financing needs. Plus, we are offering a .25% discount off the current rate. To get more information and check the current rates please contact our mortgage specialist Heather Opperman at CU Mortgage Service at the following 219-743-6232. Or you can apply online via the following website: https://hosting.bytesoftware.com/apps/bcp_19713/?lo=heathero.

The credit union is licensed to accept mortgages in all 50 states including Washington DC.

Meet the loan officer Heather in person at the Credit Union on July 24, 2024, between the hours of 11:00-4:00. She will be happy to answer any questions you may have regarding a mortgage.



ATM Machines

We have two updated and functioning ATM machines at the BP Refinery in Whiting, IN. One is at the BP Visitor's Center located at 2815 Indianapolis Blvd and the other is at the BP Burton Center which is located at 1701 - 121st St in Whiting, IN. If you're a member of the credit union and have an ATM or Debit card from the credit union, there is no fee to use the ATM machines. If you're not a member, please contact the credit union to see how to open your account today.

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.

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.

Share the Gift of Membership

Share the benefits of belonging to the credit union with your family. When you do, you'll be doing both yourself and them a favor. The more members the credit union serves, the more cost-efficient we can become; that efficiency translates into additional products and improved services for all. You'll be helping your family enjoy the competitive rates and friendly, convenient services we're known for. Year after year, credit unions receive high ratings on national consumer satisfaction surveys because they exist only to serve their members, not to make a profit for shareholders. As not-for-profit financial cooperatives, credit unions are member-owned and member-driven. So please pass the word to your family members about how the credit union can make a difference in their lives.

E-Services

Life is complicated, but banking doesn't have to be. Whiting Refinery Federal Credit Union gets it, and we want to help you simplify your financial management strategy. With our full line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.

With just a few clicks, you can enjoy the enhanced access and trusted convenience of the Credit Union's e-Services experience, including:

- Online Banking
- Mobile Banking
- Online Bill Pay
- e-Statements
- Direct Deposit
- And more!

Using your phone or computer, you can quickly and securely bank from your home, office, or anywhere you have internet access. With e-Services, you'll enjoy the ability to remotely:

- View account balances
- View/print images of checks
- Review transaction history
- Transfer funds between accounts
- Pay bills electronically (including editing pending payments)
- View e-Statements
- Locate a Shared Branching ATM or Branch and get directions
- Contact Whiting Refinery Federal Credit Union
- And more!

For more information, please contact the credit union.

**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 2nd Quarter of 2024 payable June 30, 2024.
The Board of Directors declared to pay 1.75% APR/1.76% APY on all eligible share draft accounts for the 2nd Quarter of 2024 payable June 30, 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)	4.25% APR/4.33% APY
2 Year	(\$1,000.00 Min)	3.50% APR/3.56% APY
3 Year	(\$1,000.00 Min)	3.50% APR/3.56% APY
4 Year	(\$1,000.00 Min)	3.60% APR/3.66% APY
5 Year	(\$1,000.00 Min)	3.75% APR/3.82% APY

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

PIEROGI FEST

July 26, 2024 (Closing at 3:00)

LABOR DAY

September 2, 2024

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

