

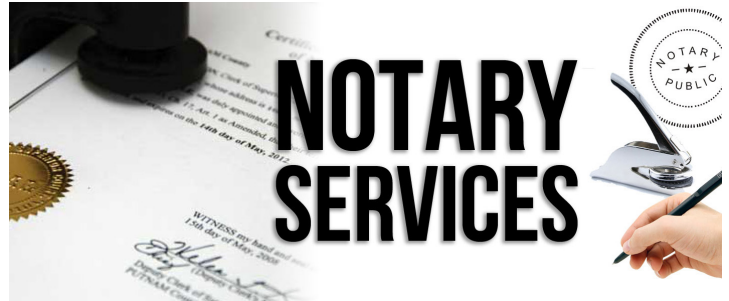


# WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • April 2025

## Annual Meeting

The Credit Union's 90th Annual Meeting was held on March 24, 2025, at the Dynasty Banquet Hall, 4125 Calumet Ave, Hammond. We had 49 members in attendance. We would like to congratulate Tony Puente, and Joseph Estep. as they were reelected to the board of directors for another three-year term. In addition, we welcome our newest board member, Lorann Lombardini. She has been a member of the credit union for several years and she will be a great addition to our team. Congratulations to all the board of directors. Sadly, we were missing a board member, Janet Brezene that passed away unexpectedly this past December. Janet served on the board and Supervisory Committee for many years. She was a very dedicated and passionate individual in helping the credit union succeed in many areas. She is missed by all who knew her.



## Are You in Need of A Notary Public?

The Credit Union offers notary services free of charge to our members. It's one of the perks of belonging to the credit union. If you need to have a document notarized no appointment is required, you can stop by the credit union anytime during normal business hours. However, a few things to be aware of are:

- Do not sign or date the required form until in the presence of the notary.
- Make sure there is a notarial certificate on the document.

The purpose of the notary is to verify your signature, and we want this to be an easy task to accomplish but there are certain guidelines a notary public must follow. If you have any questions, please feel free to contact the credit union prior to your arrival.



## 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!!

Effective May 1, 2025, Shared Branching is introducing ID Check for out of state members. ID Check offers a seamless and secure way to verify your identity for in-branch withdrawals, helping to ensure your account remains protected from unauthorized access. Upon entry to any branch location there are certain steps you will take to make a withdrawal from your account at another credit union using your smart phone. Please keep in mind that not all credit unions have the same operating hours or limitations regarding withdrawals so please call ahead when visiting a credit union. Contact the credit union for further information.



Avoid ATM Surcharges with Alliance One. The Credit Union is part of the Alliance One network, which means if you use an Alliance One ATM machine there will be no fees assessed with your ATM/Debit Card withdrawal transaction. To find a participating ATM machine in your area visit [www.allianceone.coop](http://www.allianceone.coop).



We will have Indiana Beach and Deep River Waterpark discount tickets available for purchase this season. Indiana Beach tickets are being sold for \$24.99 and Deep River Waterpark tickets are \$29.95. Available any operating day during the 2025 season.



## TEACHING YOUR CHILDREN ABOUT MONEY!

- 1. Start teaching your children at an early age. They are far more impressionable when they are younger.**
- 2. Teach them in order to spend money; they must earn money.**
- 3. When your children start asking you to drive to the toy store to buy something they want, it's a good time to consider giving them allowance.**
- 4. A good saving rule: 50% of any money they put in their piggy bank must stay in their bank.**
- 5. Open a Share (savings) Account at the credit union for each of them to put the money they have saved.**
- 6. Encourage your children around the age of 13 to think of different ways to earn money.**
- 7. Teach your children the differences between needs, wants, and wishes. This will prepare them for making good spending decisions in the future.**
- 8. Your child should have the right to mess up financially so they can learn from their mistakes.**
- 9. There may come a time when you must tell your children that the Bank of Mom & Dad is closed.**



## COSIGNING: Think before Inking

If a relative asks you to co-sign a loan, think of it as a serious business decision and evaluate the risks. By co-signing a loan, you agree to all its terms and conditions. If your relative misses a payment, the credit union can collect from you right away, even without pursuing the borrower first. So be sure you can afford to pay the loan. Remember, if the account becomes delinquent, it's your credit rating that's on the line. To avoid surprises, you can request a copy of the statement or recent payments made. You can also ask that the credit union notify you if the borrower misses a payment or is delinquent. This way you will have time to deal with the problem avoiding further late fees and interest or making back payments.



## SPECIALTY VEHICLE LOAN

Spring is in the air and what a great way to start the season then with a specialty vehicle loan.

The Credit Union offers motorcycle, RV, and boat loans to fit your needs. Whether you're looking for a brand new one or would like to refinance an existing one, contact the credit union to see how we can help you with your financing.

IS YOUR  
CONTACT  
INFORMATION  
UP-TO-DATE?



## IMPORTANT!!

There are instances where the credit union needs to get in contact with our members, so it is imperative that we have up to date contact information. Maybe you have moved, changed your phone number, or email but have forgotten to notify us. If that's the case, please contact the credit union to verify we have the most recent contact information.

## LOAN PAYOFF

When paying off a loan, please keep in mind that the interest accrues daily. So, therefore, you will need to contact the credit union for the exact payoff of your loan. The balance on a last statement or last receipt is not going to be an accurate payoff.



## LOOKING FOR A MORTGAGE??

Check out the credit union for your financing needs. The Credit Union is currently offering a .50% discount with a term of 15 years off the current market rate. Contact Heather Opperman with CU Mortgage services at 219-743-6232 to apply or with any questions you may have.

The credit union is licensed to accept mortgages in all 50 states including Washington DC. In addition to traditional mortgages, we are now offering mortgages for investment properties and land/lot purchases. Contact Heather at the above number if either of these loans are of interest to you. Certain Restrictions May Apply!!

## STATEMENTS!

Due to processing and mailing times, the quarterly statements may take longer now and, in the future, than they have in the past. This is beyond the credit union's control. But there is an alternative to having your statement delivered to you in a more timely and efficient manner. Sign up to have your statements delivered via Estatements. It's quick, easy, and secure. All you need is a home banking log in, and you will opt in from there. Please contact the credit union if you have any additional questions or to sign up for home banking.



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.



The Pierogi Fest is an annual tradition hosted by the Whiting Robertsedale Chamber of Commerce. This year the fest is held during the weekend of July 25-27, 2025. The city of Whiting will start closing 119th Street on Thursday to prepare for this entertaining event which makes it difficult to get into the branch. However, if you must visit the credit union branch please plan accordingly. Or we do have many other services to offer. Any questions regarding the services available to you please contact the credit union.

**Also please note due to this event the credit union will be closed on Friday, July 25, 2025.**

**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 2.00% APR/ 2.02% APY on all eligible share accounts for the 1st Quarter of 2025 payable March 31, 2025.  
The Board of Directors declared to pay 2.00% APR/ 2.02% APY on all eligible share draft accounts for the 1st Quarter of 2025 payable March 31, 2025.

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

### Certificate Rates

1 Year (\$1,000.00 Min) 4.00% APR/4.07% APY  
18 mo. (\$1,000.00 Min) 4.00% APR/4.07% APY  
2 Year (\$1,000.00 Min) 4.00% APR/4.07% APY  
3 Year (\$1,000.00 Min) 4.00% APR/4.07% APY  
4 Year (\$1,000.00 Min) 4.00% APR/4.07% APY  
5 Year (\$1,000.00 Min) 4.00% APR/4.07% APY

**\*\*RATES SUBJECT TO CHANGE AT ANY TIME !!! \*SUBJECT TO EARLY PENALTY WITHDRAWAL. \*\*CERTAIN LIMITATIONS MAY APPLY\***

### Loan Rates

<b>NEW AUTOMOBILES (2026-2025)</b>	<b>USED AUTOMOBILES (2024-2018)</b>
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

3.25% Up to 60 Months

### MOTORCYCLE LOAN RATES (2026 - 2018)

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 (2026-2011)

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](http://www.wrfcu.org)

### Holiday Closings

**GOOD FRIDAY**  
April 18, 2025

**MEMORIAL DAY**  
MAY 26, 2025

**INDEPENDANCE DAY**  
JULY 4, 2025

**PIEROGI FEST**  
JULY 25, 2025

Your Savings Federally Insured to \$250,000

# NCUA

National Credit Union Administration.

a U.S. Government Agency

