



wrfcu

# WHITING REFINERY Federal Credit Union

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

## IMPORTANT:

The Pierogi Fest is an annual tradition hosted by the Whiting Robertsdale 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.

## THEME PARK DISCOUNTS

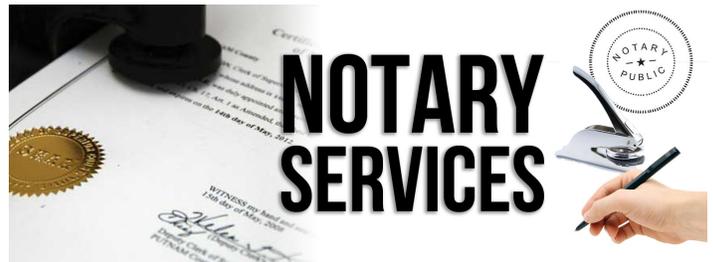
We will have Indiana Beach and Deep River Waterpark discount tickets available for purchase this season. Indiana Beach tickets are being sold for \$24.99 and Deep River Waterpark tickets are \$29.95. Available any operating day during the 2025 season.



In addition to the local theme park discount tickets, we are now offering discount tickets to the Indianapolis Zoo. We do not have the physical tickets available at the branch. However, if you would like to purchase a zoo ticket you would go to our website under the services tab and click on the link or use the QR Code and the tickets will be delivered to your email address. It's that easy. You save up to 45% off the regular ticket price.

## AUTO LOAN PROMOTION!!

We are currently running an auto loan promotion. You can finance vehicles that are 2021 and newer with the credit union for an interest rate as low as 4.25%. There are certain restrictions that may apply, and the promotion is subject to change at any time so apply for your auto loan now. Contact the credit union for more details.



## 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.

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).

## SHARED BRANCH ID CHECK

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. This new fraud prevention measure allows us to make certain it's the correct member trying to access the account and not an imposter.

### How It Works:

If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification.

1. Scan the QR code located in the branch or visit [verify.coop.org](http://verify.coop.org).
2. Select your credit union's name from a drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie. (Tip: Save your validation for an even quicker experience next time.)
6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).

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.



## 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.

## 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 and 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. 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 at any time day or night and any day of the week. 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. So, visit [www.wrfcu.org](http://www.wrfcu.org) at any time to view the latest information regarding the credit union.



When using your accounts to make payments for purchases or to pay bills please keep in mind that the creditor you pay may not show up on your account as you expect it to be. There are instances where some creditors will use a third party to make the debit from your account. So, when reconciling your account or viewing your account online it is imperative that you keep a log on the purchases and payments that you make to clear up any confusion you may have and to be assured that only what you authorized is being debited from your account.



## We Just Want to Say... THANK YOU

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 the 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.

## MORTGAGE LOANS!!

Are you looking for a mortgage loan? 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. Or .25% discount with a term above 15 years. Contact our new loan officer Randy Zlotkowski with CU Mortgage services on 219-746-5879 to apply. You can also contact him with any questions you may have at the following email address [randyz@cumortgageservice.com](mailto:randyz@cumortgageservice.com).

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 Randy at the above number or email address to apply if either of these loans are of interest to you.

Certain Restrictions May Apply!!

## Safe Surfing 101: How to Protect Your Kids on the Internet

Your kids are growing up in the age of technology. They likely spend hours on electronic devices and use the internet for various purposes, from homework to social networking, to learning about hobbies, to listening to music or watching videos, and much more. Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- Monitor your children's use of the internet, on the computer and cell phone.
- Tell kids why it's so important not to disclose personal information online.
- Check kids' profiles and what they post online.
- Ask about the people they're communicating with online.
- Explain that once images are posted online, they are public and can never be deleted.
- Never allow kids to post photos without your knowledge and consent.
- Make it a rule that your kids can never meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- Remind kids to only add people they know in real life to their contact lists.
- Encourage kids to choose appropriate screen names or nicknames.
- Talk about creating strong passwords.
- Stress the differences between acceptable versus potentially risky websites.
- Talk about cyberbullying and how to avoid it.
- Immediately report a strange activity.

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.

## 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.

### IMPORTANT:

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.

**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 2nd quarter of 2025 which is payable June 30, 2025.  
The Board of Directors declared to pay 2.00% APR/2.02% APY on all eligible share draft accounts for the 2nd quarter of 2025 which is payable June 30, 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 (2024-2021)</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
<b>USED AUTOMOBILES (2020-2018)</b>	
5.69%-10.69%* 36 Months	
5.94%-10.94%* 48 Months	
6.19%-11.19%* 60 Months	
6.44%-11.44%* 66 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
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### MOTORCYCLE LOAN RATES (2026 - 2018)

5.24%-6.74%* 60 Months
5.49%-7.24%* 66 Months
5.74%-8.24%* 72 Months
6.24%-9.24%* 84 Months

### BOAT & RV RATES (2026-2011)

5.74%-11.99%* 60 Months
5.99%-12.24%* 72 Months
6.24%-12.49%* 84 Months
6.49%-12.74%* 96 Months
6.74%-12.99%* 120 Months
6.99%-13.99%* 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

**INDEPENDANCE DAY  
JULY 4, 2025**

**PIEROGI FEST  
JULY 25, 2025**

**LABOR DAY  
SEPTEMBER 1, 2025**

Your Savings Federally Insured to \$250,000

**NCUA**

National Credit Union Administration.

a U.S. Government Agency

