



WHITING REFINERY Federal Credit Union

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

2026 Annual Meeting!!

The date and location for the 91st Annual Meeting is yet to be determined. Please watch future correspondence for this information to be announced. It will be advertised in the January newsletter, on our website, and in our lobby. You can also contact the credit union staff to inquire regarding this event. We look forward to seeing you there.



Unfortunately, fraudsters are very good at being fraudsters. This is just a reminder to never click on a link in a text message or an email unless you are certain you know the sender. There have been too many times individuals will fall for different scams that are contained in messages. Please be very careful before clicking on these links. If you are not sure of the sender, go to the website yourself or call the individual sending you an email or text message to verify the contents.

There have been too many times members have contacted the credit union to inquire about a family members account, whether it be their share account or loan. The credit union cannot divulge any information to anyone other than the individuals on the account in question. If you would like to get information from a specific account, you need to contact the account holder. This is merely a protection of our entire membership. We ask that you kindly understand when a staff member politely declines to give you the information you're requesting.



As a reminder, daylight savings time begins Sunday, November 2, 2025. Don't forget to turn your clocks back one hour.

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.

MOBILE DEPOSIT!

When using the remote deposit capture or mobile deposit service, in addition to endorsing the back of your check please also write mobile deposit only to Whiting Refinery FCU.



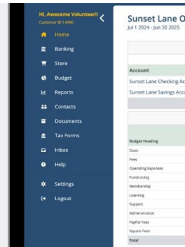
The Holiday Loan Promotion is back. Effective October 1, 2025, through January 31, 2026, at a low interest rate of just 4.99%. Qualified applicants can borrow up to \$2,500.00. Certain restrictions may apply, and every member may not qualify for this promotion. Contact the credit union for more details.

Please be advised that the credit union processing system is unique and when it comes to direct deposit coming into the credit union, the company is identified by a payroll identification number. So therefore, if you have a direct deposit that comes into the credit union and funds are transferred out to other accounts, for example to pay on loans, other savings accounts, etc. Keep in mind that if your payroll processing system changes that identification number may change as well. The credit union will not get any notification of this change. So, if you have knowledge of this change, please contact the credit union immediately so there are no disruptions to loan payments, transfers, etc. This is merely protection for both of us.

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 at any time to view the latest information regarding the credit union.

Reconciling Bank Accounts



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.

THE ONE BIG, BEAUTIFUL BILL ACT

NEW.

The President signed into law "One Big Beautiful Act of 2025" on 07/04/2025. What does this mean to you? If you have a new passenger vehicle including motorcycles financed by the credit union, you may be entitled to a tax deduction on the interest that you are paying on that vehicle. So, in addition to the 1099INT the credit union sends out you may also receive another tax form which will give you pertinent information which you will need to claim this deduction. Keep in mind there may also be different criteria you need to meet and not everyone will qualify.



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.

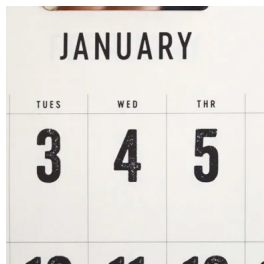


MORTGAGE LOANS

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.

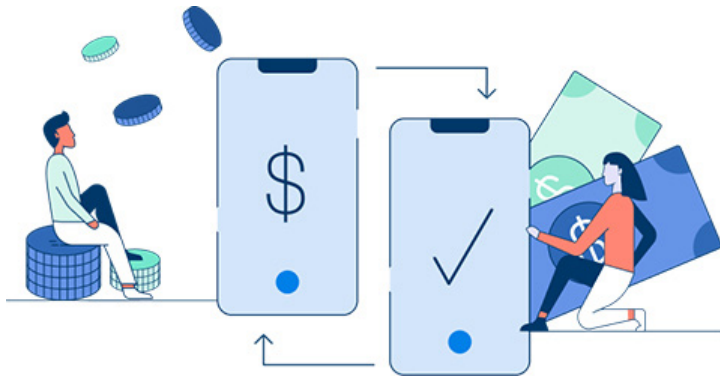
The credit union is licensed to accept mortgages in all 50 states including Washington DC.

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!!



Where has this year gone?

The Credit Union will have the 2026 big wall calendars, pocket calendars, and yearly planners available again starting the week after Thanksgiving. Limited quantities are available on a first come first serve basis.



EXTERNAL TRANSFERS!!

The Credit Union offers external transfer as a service to our members as a way of transferring from their account at the credit union to an account at another financial institution. This method of transferring can be done with a few clicks from the comfort of your own home or office on your own time frame.

Here are a few key points to remember:

- You will need to have a home banking login to access this feature.
- When you're setting up external transfer for the first time you will need to go through a few extra steps to verify your accounts. This is a protection for the credit union and the member.
- After setting it up you can schedule transfers to occur as needed or on a recurring basis. You make that schedule. Keep in mind that it is imperative you keep track of the schedule you set so your transfer occurs as expected.
- The transfer will not happen immediately. Depending on the day of week or time of day you schedule the transfer to take place it could take a day or two for this transaction to post to your account so please plan accordingly depending on what this transfer is planned for.

And as always, the credit union staff is available to answer any questions you may have regarding this feature or anything else regarding your membership.



Joint Owner vs Beneficiary

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

A beneficiary will only receive the monies 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.

ONLINE BANKING

It's imperative that you check your account balance and history on a regular basis to prevent or dispute any transactions that may not be the accountholders. Too many times members realize there is a transaction that has debited their account, and it is too late to dispute the transaction. There is no need to wait for your statement to come in the mail or your inbox, we have online banking available. If you do not have online banking, we encourage you to contact the credit union at your earliest convenience to get signed up. By having online banking, you have access to your account 24/7.



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.

**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 3rd
quarter of 2025 which is payable September 30, 2025.

The Board of Directors declared to pay 2.00% APR/
2.02% APY on all eligible share draft accounts for the 3rd
quarter of 2025 which is payable September 30, 2025.

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

Certificate Rates

1 Year	(\$1,000.00 Min)	3.75% APR/3.82% APY
18 mo.	(\$1,000.00 Min)	3.75% APR/3.82% APY
2 Year	(\$1,000.00 Min)	3.75% APR/3.82% 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)	4.25% APR/4.33% APY

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

Loan Rates

NEW AUTOMOBILES (2026-2025)

4.69%-9.69%*	36 Months
4.94%-9.94%*	48 Months
5.19%-10.19%*	60 Months
5.44%-10.44%*	66 Months
5.69%-10.69%*	72 Months
6.14%-11.19%*	84 Months

USED AUTOMOBILES (2024-2021)

5.69%-10.69%*	36 Months
5.94%-10.94%*	48 Months
6.19%-11.19%*	60 Months
6.44%-11.44%*	66 Months
6.69%-11.69%*	72 Months
7.19%-12.19%*	84 Months

USED AUTOMOBILES (2020-2018)

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
THANKSGIVING HOLIDAY
November 27 & 28, 2025

CHRISTMAS HOLIDAY
December 24 & 25, 2025

NEW YEAR'S EVE
December 31, 2025 Closing at 2:00pm

NEW YEAR'S DAY
January 1, 2026

Your Savings Federally Insured to \$250,000

NCUA
National Credit Union Administration.

a U.S. Government Agency

