



wrfcu WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2026

2026 Annual Meeting!!

The 91st Annual Meeting will be held on Monday, April 13, 2026, at 6:00 pm at the Dynasty Banquet Hall. The hall is located at 4125 Calumet Ave. Hammond, IN. The doors will close at 6:00 pm sharp and the meeting will start promptly at that time. We look forward to seeing you there.

ESTATEMENTS!!

The Credit Union appreciates the outstanding amount of feedback and support from the membership regarding the postcards that were mailed out in reference to estate statements. Although there hasn't been a decision made regarding this topic, we will keep you posted. Also, if you have any questions regarding how to opt in please contact the office.

MOBILE DEPOSIT!

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

ENDORSE HERE

Jennifer Smith

for mobile deposit only to Whiting Refinery FCU

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE

RESERVED FOR FINANCIAL INSTITUTION USE

1099-INT will be mailed no later than January 31, 2026.

Please be advised that if you earn less than \$10.00 in interest you will not be receiving one and are not required to report it.

Also, if you have a new auto loan you may be able to deduct a portion of the interest that you have paid. The total interest paid will be on your final statement at the end of the year.

This is part of the One Big Beautiful Bill Act of 2025. Talk to your tax specialist if you have any questions.



IN MEMORY OF

Sue Mateja

We lost a dear member of the credit union Board of Directors this past fall. Sue had been on the Board of Directors since 2012. Prior to that she served on our Supervisory Committee during 2006-2011.

Sue always greeted you with a smile and will be deeply missed by the credit union and the community.

ADDRESS UP TO DATE?

The credit union realizes making a move is an overwhelming, tiring task and so much needs to be done which includes changing your address at the credit union. This can be completed by coming into the branch to fill out an internal form or via your online banking. But please be aware that if you have an ATM or Debit Card contact the credit union to inform a staff member that your address has been changed so we can update your card as well.

CHECK FOR FRAUD

It is imperative that you check your account statements on a regular basis. Due to regulations, all electronic funds transfers (EFT) that are unauthorized must be reported within 60 days of the transaction occurring to the credit union. Members need to stay vigilant regarding their accounts and the transactions they are authorizing.

Unfortunately, there are cases of fraud everywhere and we want our members to be aware of this regulation so if they are a victim they can claim reimbursement. We offer Home Banking as a service to our members so you will have access to your account history 24/7. If you need to be signed up for this beneficial service, please contact the staff at the credit union and they will be happy to get you signed up.

Check Your Bank Statements



PAYROLL PROCESSING CHANGES?

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 a protection for both of us.



FRAUD ALERT

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.

HOLIDAY DEBIT PAYOFF

Need to pay off holiday debt? For a limited time only, we are offering a holiday loan at a special rate of 4.99%. Certain restrictions may apply so contact the credit union to see how to apply for this loan.

HOME BANKING!!

When logging into your home banking the preferred method to receive your multi factor authentication (MFA) code is either by text or phone call to a number on file that you have selected.

Due to the rising spam/phishing emails that are sent regularly the outgoing email filters are trying to sort out these types of emails from an authentic email. This has been a problem with members receiving their MFA code being sent to their email address within their home banking. So therefore, we ask that you use the preferred method. The problem is trying to be rectified by the software vendor but can take some time, but rest assured there is an alternative way to login to your home banking account. Thank you for understanding.



PREPARE FOR WINTER WEATHER!!

How to Stay Safe + Conserve Energy During Winter Storms.

With winter weather upon us, it's important to take steps to stay safe and maintain a safe temperature in your home. Here are some helpful tips to manage your energy usage and stay safe during this period:

- **Practice Safe Heating Methods:** Use fireplaces, wood stoves, or portable space heaters safely. Never use ovens or stoves as a source of heat; not only is this inefficient, but it's also dangerous and could lead to carbon monoxide poisoning.
- **Dress Warmly:** Dress in layers of loose-fitting, lightweight, warm clothing. Don't forget a hat and gloves!
- **Protect Your Home:** Let water trickle from faucets to prevent pipes from freezing. Open cabinet doors to allow heat to reach un-insulated pipes.
- **Prepare Your Vehicle:** Keep a winter survival kit in your vehicle, including blankets, jumper cables, and a flashlight with back-up batteries.



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 a 1099INT the credit union sends you may also receive documentation that 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. Seek your tax advisor with any questions you may have regarding this deduction.

NEED A VEHICLE??

Are you in the market for a new or used vehicle? Check out the credit union's low loan rates which are included, or on our website at wrfcu.org. It's easy to apply either online or by coming into the branch. Contact the credit union today and let us help you get financed for your next vehicle.

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 in it could affect 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.

BOLSTER YOUR CREDIT WITH A SHARE SECURED LOAN

The best way to build your credit and help with your credit score is to borrow. But if you don't have a solid credit history, it's harder to borrow. There is an answer to this puzzle, a Share Secured Loan from your credit union. Here's how it works: You borrow against your own money that is already in your savings account at the credit union. You can borrow up to the available balance already on deposit. By making timely payments, you demonstrate you are a responsible borrower, and as a result, you will be boosting your credit score. When you have paid off the loan, you will still have your savings. Plus, you still earn dividends on the money in your account. Call on us for your Share Secured Loan 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.

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!!



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.



The winter season is upon us once again. In the event of inclement weather, the credit union may need to close at various times to keep our staff and

community safe. Although we do our best to advertise the closure on our website and voice mail, we will recommend calling the office before making a trip if you need to access your credit union account.

TODAY'S VALUABLE LESSON
join a credit union



MEMBERSHIP

Please keep in mind that once you open an account at the credit union and become a member, you're a member for life. Your account does need to be maintained periodically to keep it active so therefore, just remember to make a transaction on an annual basis to prevent it from becoming dormant. Also, keep in mind that any family member of yours related to you by blood or marriage can join as well. Once an account is established all our services are available so have your family members stop by and open their account today with a minimum deposit of just \$5.00. Please contact the credit union with any questions.

**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 4th quarter of 2025 which is payable December 31, 2025.

The Board of Directors declared to pay 2.00% APR/ 2.02% APY on all eligible share draft accounts for the 4th quarter of 2025 which is payable December 31, 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 & USED AUTOMOBILES (2026-2024)	USED AUTOMOBILES (2023-2020)
3.99%-8.99%* 48 Months	4.94%-9.94%* 48 Months
4.24%-9.24%* 60 Months	5.19%-10.19%* 60 Months
4.49%-9.49%* 72 Months	5.44%-10.44%* 72 Months
4.74%-9.74%* 84 Months	5.69%-10.69%* 84 Months

USED AUTOMOBILES (2019-2016)

4.94%-9.94%* 48 Months
5.19%-10.19%* 60 Months

MOTORCYCLE LOAN RATES (2026 - 2016)

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**

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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***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

MARTIN LUTHER KING DAY
January 19, 2026

PRESIDENT'S DAY
February 16, 2026

GOOD FRIDAY
April 3, 2026

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration

a U.S. Government Agency

