WHITING REFINERY Federal Credit Union

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

ANNUAL MEETING:

The Credit Union's 91st Annual Meeting was held on April 13, 2026, at the Dynasty Banquet Hall, 4125 Calumet Ave, Hammond. We had 48 members in attendance. We would like to congratulate Mike Abercrombie, Bob Markovich, and Dave Matura as they were reelected to the board of directors for another three-year term. Congratulations to all the board of directors as they continue to serve the credit union.

CHECK WASHING

You may have heard the term "check washing" at one time or another. Check washing fraud involves stealing mail, using chemicals (like acetone or bleach) to erase the payee and amount on checks, and rewriting them for higher amounts, often stealing thousands. Here are a few tips to prevent check washing: Fraudsters target blue mailboxes and home mailboxes to steal checks, then cash them, leaving your signature intact. It is recommended you take your mail to the post office rather than drop it off in a blue mailbox. When writing out personal checks, you should use a **"GEL INK PEN".** That type of pen makes it nearly impossible to alter a check; you also should check your account history regularly to keep track of all transactions for verification purposes. If you suspect a check you have written does not appear to have been cashed by the intended recipient, contact the credit union immediately so the staff can verify the check and follow the necessary procedures involved.

DEBIT CARD ALERTS

Sign up for Debit Card Alerts. You can get notifications via text message or email when you use your debit card. You would need to register for this service by going to our website and clicking on the URL provided on the home page. Or you can contact the credit union, and a staff member would be happy to email you the link.

ELECTRONIC FUNDS TRANSFER (EFT)

When doing an Electronic Funds Transfer (EFT), please keep in mind that there may be certain limitations put in place. Whether you want to make a loan payment, pay a bill, transfer between accounts, etc. The credit union does realize this may be an inconvenience but it's also necessary to minimize the risk to our account holders. We kindly ask for your patience and understanding regarding these procedures.
As always if you have any questions don't hesitate to reach out to the credit union.

Also, when setting up ACH (automatic clearing house) transactions to be automatically debited from your account to pay your recurring monthly bills, the creditor may take the funds out before you have made your deposit or have gotten paid. If the funds are not available when the transaction occurs you could be assessed an NSF fee (non-sufficient funds) and you risk the transaction being returned. Items clear faster now than they have in the past so keep this in mind when doing this kind of EFT transaction.

Due to the evolving security standards the credit union must follow, you will no longer be able to opt out of Multi Factor Authentication (MFA) when logging into your online account. This is merely a protection of our account holder as well as for the credit union.

IMPORTANT!!!!

This year's Pierogi Fest will be held during the weekend of July 24-July 26. The City of Whiting usually starts closing 119th Street and the surrounding streets on Thursday to start setting up for this annual event which makes getting to the credit union difficult. If you do need to access your account at the credit union, you may want to utilize one of the other services that we offer to make this have as little impact on you as possible. To find out more about those services please contact the credit union at 219-659-3254.
Also, please note due to this event the credit union will be closed on Friday, July 24, 2026.

The Credit Union will be closing at 4:00 pm on Wednesday September 16, 2026, for Staff Training. Please plan accordingly.

FUNDS AVAILABILITY POLICY

Funds Availability Policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit.

Please keep in mind that all deposits that are made at the credit union will not be made available immediately. There are rules and regulations put in place and must be followed to protect the accountholder and the credit union.

BUYING NEW WHEELS? GET PRE-APPROVED AT YOUR CU

Buying New Wheels? Get Pre-Approved at Your CU. Buying new wheels has never been easier. At the same time, it's never been harder. While you can go online and do your homework from the comfort of your keyboard, there are more options than ever to choose from. New or used? Electric or hybrid? Sedan, SUV or Smart Car? When you step on the dealer's lot, the monthly payment is boldly advertised, but it's difficult to find the vehicle's price. The big print promises 0 percent financing, but the small print says it's only on select models and not all buyers will qualify.

That's why it's nice to know the credit union has your back. It's as simple as this: the dealer is in business to make the most profit possible from the sale. The credit union's business is you. Without you as a member/owner, the credit union wouldn't exist. So, when it comes to financing, we're here to help you get the most for your money. So, once you've narrowed your choices, see the credit union for a preapproved loan. With our low rates and terms to fit your budget, we can help make the hard process of buying a car easier.

Due to compliance regulations most changes that are made to an account must be made in person and requested by the accountholder. The credit union realizes the inconvenience this may cause but the regulation is put in place to protect all involved from unauthorized transactions.

GOING AWAY FOR A WHILE?

Whether you're headed to a vacation home for the summer or pulling up stakes for a new place, keep the credit union in the loop. Let us know your new address. If it's a seasonal move, we want to make sure any debit, or ATM cards will be accepted while you are away. As a safety precaution, the use of a card in a new location may trigger the account to be frozen. Save yourself any embarrassment and frustration of your card being declined by notifying us of the dates you plan to be away. If it's a permanent move, there's no need to discontinue your membership. With our many electronic services, you can still have the credit union at your fingertips. But please advise us of your change of address so that we can keep your account information up to date.

DON'T BE A FRAUD VICTIM

Have you ever heard the phrase it's too good to be true it usually is? Please be aware of the "something for nothing" scam. Be very careful with any phone calls, text messages, or emails you receive from unknown individuals if they promise you something. Remember you're not going to get something for nothing. Keep in mind "free" almost always comes with a hidden cost. So, stay vigilant if you receive correspondence in any of the above means.

Also, you should never receive phone calls, text messages, or emails from companies and financial institutions asking for your personal identifying information. If you receive any solicitation from an individual claiming to be from your financial institution or a company and they want your personal information, hang up and call the company yourself for verification purposes. You should never click on a link contained in any of the above channels if you're unsure of the sender.

Please protect yourself from being a potential victim of fraud.

HOME BANKING

When sending a message to the credit union via the home banking platform please be as detailed as possible. This will make it more efficient for the staff to reply with an answer to your questions to your satisfaction.

Also, as an added security feature, home banking users will automatically be deactivated after 90 days of inactivity. So, to keep your account active please log on to your home banking account regularly.

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!

SHARE PLEDGE LOAN

Often, we are asked what a Share Pledge Loan is and why a member would take out this type of loan.
A Share Pledge Loan is a loan where you're holding money that is in your savings account as collateral for the duration of the loan. What does that mean and why?

• Some individuals use this type of loan to build credit; there is no income verification needed, and no credit check done since it's fully secured by your own savings account. The payments are still being made in your credit report so it's imperative that you maintain a good repayment history.

• Others have the money in their savings account and rather than depleting the money they have been saving for years they borrow against it so in years to come the money is still there thus when they retire or need it in the future, they will have it available.

• A loan application is still necessary, but it is not as complex as the traditional loans that are normally applied for and approved.

Essentially you will be paying yourself back. You pay a small amount of interest during the term of the loan, but you will still earn dividends at the same time. For example: If the credit union is paying a dividend of 2.00% and the Share Pledge Loan rate is 3.25% APR so basically, you're only paying 1.25% interest back to the credit union.

DORMANT ACCOUNTS

Periodically the credit union is required to monitor all inactive accounts and send letters to the last known address we have on file for our members advising the account holder that a transaction needs to be done or they will be asked to verify their balance. If there is no response to the letter or a transaction is not made, that could result in your account being closed and the funds from the account would be turned over to the state of your residence.

Other companies are also required to send unclaimed or abandoned property to the state of an individual residence. It may be a good idea to periodically check the unclaimed property website of the state you reside in to see if you have any unclaimed funds.

REPAYING LOANS

Loan Payments can be completed through a variety of convenient methods at the credit union, including coming into the branch, mailing in the payment, direct deposit, shared branching, or our external transfer feature. Those are to name a few.

A few hints regarding the external transfer method:
• Schedule the payment to go directly to the loan.
• The payment could take 2-3 business days to apply due to scheduling and timing so please plan accordingly to ensure you will not pay additional interest or incur a late fee.

As always, if you have any questions regarding any of these methods, please don't hesitate to contact the credit union. The staff will be happy to discuss the way that works best for you and answer any questions you may have.

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 2026 which is payable June 30, 2026.
The Board of Directors declared to pay 2.00% APR/ 2.02% APY on all eligible share draft accounts for the 2nd quarter of 2026 which is payable June 30, 2026.

****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) 4.25% APR/4.33% APY
4 Year ($1,000.00 Min) 4.25% APR/4.33% APY
5 Year ($1,000.00 Min) 4.50% APR/4.59% APY

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

Loan Rates

NEW & USED AUTOMOBILES (2027-2025)
3.99%-8.99%* 48 Months
4.24%-9.24%* 60 Months
4.49%-9.49%* 72 Months
4.74%-9.74%* 84 Months

USED AUTOMOBILES (2024-2021)
4.94%-9.94%* 48 Months
5.19%-10.19%* 60 Months
5.44%-10.44%* 72 Months
5.69%-10.69%* 84 Months

USED AUTOMOBILES (2020-2017)
4.94%-9.94%* 48 Months
5.19%-10.19%* 60 Months

MOTORCYCLE LOAN RATES (2027 - 2017)
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 (2027-2012)
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

***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 3, 2026 (OBSERVED)
HAPPY BIRTHDAY-250 YEARS

LABOR DAY
September 7, 2026

Your Savings Federally Insured to $250,000

NCUA

National Credit Union Adminstration.
a U.S. Government Agency

ALLIED PRINTING TRADES LABOR COUNCIL 68 Gary, Indiana