



WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • October, 2007



EXPANDED MORTGAGE LOAN PROGRAM

- 97% Financing for HOME PURCHASES
- 90% Loan-To-Value for REFINANCING
- New 5/1 and 7/1 Adjustable Rate Plans with 30 Year amortizations available.
- Easier and expanded credit qualifications

CURRENT RATES

10 Year Fixed	5.75%	5/1 ARM	5.875%
15 Year Fixed	6.00%	7/1 ARM	6.000%

Contact: Ted Izak
Lake Mortgage Company
219-769-5941 Ext. #337

Programs, rates and terms
subject to change without notice.

LOANS DESIGNED FOR EVERY NEED



Many people think that being in debt is a bad thing, but wise use of loans is actually one of the pillars of financial soundness. Use of a loan, to buy a house or other appreciating forms of property, actually puts you AHEAD in your net worth rather than behind. You should actually plan for these types of loans and incorporate them into your overall financial goals.

In addition to planned events, there are also the inevitable surprises that come up in life that you CAN'T plan for that may require a loan. These include household repairs, a vehicle that unexpectedly breaks down, medical emergencies, and so forth. The third type of loan is for things that, while are not absolutely necessary, are nevertheless things that you WANT and that will improve your quality of life. These include such things as vacations, boats and other vehicles for recreation, a swimming pool or addition to your home, and things of that nature.

The trick is not to go overboard and become so burdened with debt that it becomes difficult to meet necessary expenses, plus put money aside for savings. Finding just that right balance can be difficult, and your credit union is here to help. Whatever your wants and needs may be, your credit union has just the right type of loan to fill them. Plus, we will offer advice and counsel on whether it is financially sound to take on the debt. Finding just the right loan is a winning combination that will help satisfy your goals in life, while not putting undue burden on your finances. Stop by or call the credit union today and let us tailor a loan designed specifically for you.



Invite Your Family To Become A Member of Ours

Here's a chance to do yourself and your family members a favor: Invite them to join the credit union. Because you're a member of the credit union, immediate members of your family also are eligible to join. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger – enabling us to continue to offer great rates and quality member service. You'll be doing them a favor because they'll be able to enjoy all the benefits of belonging. So invite your family to become a member of our family. Or give a membership in the credit union as a gift. It's one that won't be returned or end up in a box in the basement. To find out how to introduce the credit union to your family, call us today.

FREE NOTARY SERVICE

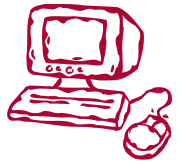
If you require the services of a notary public, please see your credit union first. Many financial institutions charge for this service, but your credit union offers this service to our members at no charge.

A notary public is an official appointed under authority of state law with power to administer oaths, witness signatures on documents, certify affidavits, and other duties.

money orders are NOW here

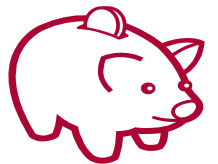
Personal Money Orders are similar to Cashiers Checks which are used to make purchases or payments that require a higher level of reliability than a personal check. Cost per money order is \$1.00 and will be issued up to \$500.00.

ACCESS YOUR ACCOUNTS ANYTIME/ANYWHERE



Did you know that if you have a personal computer and access to the Internet, you could get the financial information you need from your credit union wherever and whenever you want just by going to your credit union's Website? If you aren't already registered, we'll take you through a simple process to create a user ID and password. The safest password (most difficult to "crack" by Internet thieves) is a random "jumble" of letters AND numbers that does NOT contain your name or other personal information such as your address, date of birth, names of children, etc. Once you have created a user ID and password, you are then ready to access your accounts.

5 FINANCIAL TIPS



1. Have a "rainy day" fund. Most financial advisors will tell you to have an emergency (rainy day) fund of between three to six months of salary.
2. Have a true-to-life budget. Keep a record of every amount you spend over a period of several weeks. Doing this will let you know where your money actually goes. This will help you decide what expenses can be cut and how much can be saved by cutting them.
3. Set long-term goals. Do you know where you want to be financially, a year from now, five years from now, or twenty years from now? Write priorities down, periodically review them, and decide what you have to do to meet them.
4. Shop for the best interest rates. Interest adds up quickly whether you are investing in share certificates or taking out a new car loan.
5. Pay yourself first. Don't pay everyone else first. If possible, save at least ten percent of everything you earn. When doing a budget, figure the "pay yourself first" into your budget.

TIPS ON HOW TO HELP REDUCE ID THEFT



- Shred unwanted documents that contain personal information.
- Shred mail containing personal and financial information.
- Do not carry your Social Security card or your birth certificate.
- Watch your financial statements – make sure all the charges are yours.
- Don't leave your ATM and Debit Cards receipts behind.
- Never reveal your bank account, credit card information, Social Security number, or mother's maiden name over the phone (unless dealing with a trusted business or organization).
- When creating passwords, don't use digits of your Social Security number, mother's maiden name, your birth date, or any part of your name.

WRFCU AUTOMOBILE LOANS

New - 4/1/2007

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	4.80%	100%	36 Months
2007	4.90%	100%	48 Months
	5.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	6.00%	100%	72 Months
2007	7.00%	100%	84 Months
OVER \$20,000.00			
2006	5.00%	100% Book Value	36 Months
	5.25%	100% Book Value	48 Months
2005	5.50%	100% Book Value	48 Months
2004	5.25%	75% Book Value	42 Months
	6.00 %	100% Book Value	42 Months
2003	5.25%	70% Book Value	42 Months
	6.25%	100% Book Value	42 Months
2002	5.25%	65% Book Value	36 Months
	6.25%	100% Book Value	36 Months
2001	5.50%	60% Book Value	24 Months
	6.50%	100% Book Value	24 Months
2000	5.75%	50% Book Value	24 Months
	6.75%	100% Book Value	24 Months

DIVIDEND NEWS

The Board of Directors declared to pay 2.50% APR/2.52% APY on all eligible share accounts for the Third quarter of 2007 payable October 1, 2007.

CERTIFICATE RATES

1 Year (\$1,000.00 min) 5.00%APR/5.12%APY
2 Year (\$1,000.00 min) 5.25%APR/5.38%APY
3 Year (\$1,000.00 min) 5.50%APR/5.64%APY

LOAN RATES

SIGNATURE LOAN (\$10,000 maximum)

7.00% 12 Months
9.50% 48 Months

SHARE PLEDGE LOAN

4.50% 60 Months

STOCK LOAN (50% Market Value)

5.00% 60 Months

EDUCATIONAL LOAN

7.00% 48 Months

MORTGAGE LOANS

Our low loan rates change often. Call Ted Izak at Lake Mortgage for more information or to apply for a loan. 219-769-5941 or 1-800-627-5566.

Whiting Refinery Federal Credit Union

SERVING OUR MEMBERS SINCE 1935

1339 - 119th Street,
Whiting, Indiana 46394
(219)659-3254

HOURS

8:15 a.m. to 5:00 p.m. - Monday thru Friday
Payday Friday - Open until 6:00 p.m.

www.wrfcu.org

Holiday Closings

Thursday & Friday

November 22nd & 23rd

THANKSGIVING HOLIDAY

Monday & Tuesday

December 24th & 25th

CHRISTMAS HOLIDAY

Your Savings Federally Insured to \$100,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

Savings Rate: 2.50% APR/2.52% APY
3 Year CD Rate 5.50% APR/5.64% APY

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FEDERAL CREDIT UNION**
1339 - 119th Street
Whiting, Indiana 46394

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