



## WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • October 2013

### *Happy Retirement Andrea*

Long-time employee, Andrea Manson, started a new episode in her life effective July 1st. After 28 years of service, she decided it was time to retire and enjoy life a little with husband Dean. Replacing Andrea as Assistant Manager is Connie Rush. Connie comes to us with previous banking experience. Good luck to both in their new endeavors.



### *Credit Unions Unite For Good: A Better Way*

It's time to celebrate! October 17 is International Credit Union Day, a day set aside to recognize our history and philosophy as well as show you, our valued member/owner, our appreciation for your participation in the credit union.

This year marks the 65th anniversary of the celebration of International Credit Union Day and this year's theme, "Credit Unions Unite For Good: A Better Way," reflects the power of cooperation that makes credit unions all over the world a force for good. As a not-for-profit financial cooperative, your credit union puts the best interests of its members first, not those of stockholders. From Alabama to Zimbabwe, credit unions everywhere improve the quality of life for their members and the communities in which they live. By belonging to the credit union and using the services, you not only help yourself to competitive rates and friendly service, you help others. So join us in celebrating "A Better Way" to manage your money today and to prepare for a secure financial future.



### THREE WAYS TO HELP REDUCE YOUR DEBT

1. Once you pay off any type of installment loan, continue to make "payments" to your savings account at the credit union. If it isn't possible to save the entire amount, then at least save half of the payment you were making.
2. Make one extra mortgage payment each year. This can save you thousands of dollars in interest. If making one extra payment a year is too much, divide your mortgage payment amount by 12, and add this amount to your monthly payment. Include a note with your payment instructing the lending institution to apply the extra payment to the loan's principal. By increasing your mortgage payment, you not only save money over time but it also increases the equity in your home.
3. Make it a goal to get rid of your credit cards, student loans, car payments, etc. Figure out how much interest you are paying. Then, make a list of each debt, including creditor's name, interest rate, and the monthly minimum payment that is due. Pay the most amount each month to the creditor with the highest interest rate. This will help reduce your outstanding debt.



# Falling Vehicle Loan Rates At Your CU



This autumn, the leaves aren't the only thing falling...so are vehicle loan rates at your Credit Union.

Purchasing and owning a vehicle can be a costly undertaking for many credit union members. There are multiple expenses involved including the cost of the vehicle, financing, and insurance as well as maintenance costs like gasoline, repairs, and inspection. When taking these expenses into account, one great way to save on your next ride is to get the best rate possible on your auto loan. Most people are not purchasing a vehicle with cash but rather looking for an affordable financing option. The rate you end up with can have a major impact on your total bottom line vehicle purchase price and affect your monthly budget, so it's important to shop around and do your homework.

Credit unions, well known for affordable financing options, offer a solid alternative to banks and dealerships when it comes to vehicle loans. Since they are member-owned and not-for-profit, they don't have shareholders who gain their profits, but rather pass them on to members in the form of better rates and lower fees. This makes credit unions an ideal resource for anyone looking for a low-cost auto loan. And, right now, your CU is offering some great rates on new and used vehicle loans. If you're in the market for a vehicle check out the Credit Union's website for details and rake in some low rates this fall.



## WRFCU AUTOMOBILE LOANS

*New - 4/1/2013*

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	2.00%	100%	36 Months
2013	2.50%	100%	48 Months
	3.00%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	4.50%	100%	72 Months
2013	5.50%	100%	84 Months
OVER \$20,000.00			
2012	3.50%	100% Book Value	48 Months
	3.75%	100% Book Value	60 Months
2011	3.75%	100% Book Value	48 Months
	4.00%	100% Book Value	60 Months
2010	3.75%	75% Book Value	42 Months
	4.50 %	100% Book Value	42 Months
2009	3.75%	70% Book Value	42 Months
	4.75%	100% Book Value	42 Months
2008	3.75%	65% Book Value	36 Months
	4.75%	100% Book Value	36 Months
2007	4.00%	60% Book Value	24 Months
	5.00%	100% Book Value	24 Months
2006	4.25%	50% Book Value	24 Months
	5.25%	100% Book Value	24 Months

# NOTARY SERVICES FROM YOUR FRIENDLY NEIGHBORHOOD CREDIT UNION



Are you in need of professional notary services for birth records, real estate transactions, or financial documents? Simply turn to your Credit Union. A Notary Public is an impartial, state-licensed, and legal witness to the signing of a document. They acknowledge this signing with their own signature and notary seal. In order to have a document notarized, members must present a valid photo ID and sign the document in the presence of the notary.

Before visiting the credit union for notary services, call us first to ensure that a notary will be available when you plan to visit.

## *Share The Gift Of Membership*

Share the benefits of belonging to the credit union with family, and co-workers. When you do, you'll be doing both yourself and them a favor. You'll be helping yourself because the more members the credit union serves, the more cost-efficient we can become; that efficiency translates into additional products and improved services for all. You'll be helping your friends and family enjoy the competitive rates and friendly, convenient services we're known for.

Year after year, credit unions receive high ratings on national consumer satisfaction surveys because they exist only to serve their members, not to make a profit for shareholders. As not-for-profit financial cooperatives, credit unions are member-owned and member-driven. So please pass the word to friends and family members about how the credit union difference in structure and function can help make a difference in their lives.



## *In Appreciation Of America's Veterans*

Monday, November 11 is Veterans Day, a day set aside as a national holiday to honor and remember those who have served in the United States Armed Forces. According to the U.S. Department of Veterans Affairs, Veterans Day is "a celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good."

But we should appreciate all that our veterans have done to ensure the American way of life every day. We live in the land of the free because of the brave, and their service to protect our freedom has not come without many sacrifices. They have given up a great deal for their fellow Americans. For that, we are grateful. Thank you veterans!



**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 .25% APR/  
.25% APY on all eligible share accounts for the 3rd  
Quarter of 2013 payable October 1, 2013.

***Certificate Rates***

1 Year (\$1,000.00 Min) .50% APR/.50% APY  
2 Year (\$1,000.00 Min) .75% APR/.75% APY  
3 Year (\$1,000.00 Min) 1.00% APR/1.00% APY  
4 Year (\$1,000.00 Min) 1.25% APR/1.26% APY  
5 Year (\$1,000.00 Min) 1.75% APR/1.76% APY

***Loan Rates***

**NEW AUTOMOBILES**

2.00% 36 Months  
2.50% 48 Months  
3.00% 60 Months

**SIGNATURE LOAN (\$10,000 maximum)**

7.00% 12 Months  
9.50% - 12.00% 48 Months

**SHARE PLEDGE LOAN**

3.00% 60 Months

**STOCK LOAN (50% Market Value)**

5.00% 60 Months

**EDUCATIONAL LOAN**

7.00% 48 Months

**MORTGAGE LOANS**

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](http://www.wrfcu.org)

***Holiday Closings***

**November 28th & 29th, 2013  
THANKSGIVING HOLIDAY**

**December 24th & 25th, 2013  
CHRISTMAS HOLIDAY**

Your Savings Federally Insured to \$250,000

**NCUA**

National Credit Union Administration.

a U.S. Government Agency