



# WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • July 2014

## GREAT NEW LOAN RATES!

### NEW LOWER AUTO LOAN RATES

*New - 4/01/2014*

CAR YEAR	RATE	% FINANCING	TERM
NEW & USED	1.99%	100%	36 Months
2014	1.99%	100%	48 Months
	1.99%	100%	60 Months
ONLY AVAILABLE ON			
NEW & USED	2.50%	100%	72 Months
2014	3.00%	100%	84 Months
OVER \$20,000.00			
2013	3.00%	100% Book Value	48 Months
	3.25%	100% Book Value	60 Months
2012	3.25%	100% Book Value	48 Months
	3.50%	100% Book Value	60 Months
2011	3.25%	75% Book Value	42 Months
	4.00 %	100% Book Value	42 Months
2010	3.25%	70% Book Value	42 Months
	4.25%	100% Book Value	42 Months
2009	3.25%	65% Book Value	36 Months
	4.25%	100% Book Value	36 Months
2008	3.50%	60% Book Value	24 Months
	4.50%	100% Book Value	24 Months
2007	3.75%	50% Book Value	24 Months
	4.75%	100% Book Value	24 Months

## New 30 Year Fixed Rate Mortgage

Your credit union now offers the most popular mortgage at a discount. A 30 year fixed rate mortgage will now be offered at a discount of 0.25% from the rates offered to the general public by Lake Mortgage. Lake already offers extremely competitive rates. The benefits of being a WRFCU member could be worth over \$5,000 for the average home loan. Contact Ted Izak at Lake Mortgage (219-769-5941 or 1-800-627-5566) and be sure to mention that you are a WRFCU member for the latest rates!

## GREAT AMERICA DISCOUNT TICKETS ARE AVAILABLE NOW!

All Tickets - \$41.00 Ages 2 and under are FREE

## Stop Those Calls

The National Do Not Call Registry, ran by the federal government, allows you to restrict telemarketing calls permanently by registering your phone number(s). You can register at <https://www.donotcall.gov> or by calling 1-888-382-1222. Most telemarketers should not call your number once it has been on the registry for 31 days. Both your home and mobile phone numbers can be registered for free. If you still receive calls, you can file a complaint at <https://www.donotcall.gov>.

## Give Yourself Credit With A Share Secured Loan

If you're caught short this month, there's no reason to dip into the money you're saving for a down payment on a new car, your vacation fund, or the kids' education savings. With a Share Secured Loan from the credit union, you can use your share savings as collateral. By borrowing against your savings, you'll pay a lower interest rate than you would on an unsecured loan or with a cash advance. You get access to cash fast, without depleting your savings. Taking out a Shared Secured Loan and making regular payments is also a way to enhance your credit history, and ultimately, raise your credit score. Once you pay the loan back, you still have your savings! For more information on how to give yourself some credit, call, click or stop by the credit union.

---

## Simplify Your Life With Online Bill Pay

Are you tired of wasting time, money, and energy addressing envelopes, buying stamps, and sending out a pile of bills every month? Do you want to simplify the bill-paying process? Then it's time to check out your credit union's Online Bill Pay.

With this easy and convenient service, you can quickly pay any business or individual on a monthly basis, directly from your CU accounts. You have the flexibility of making one-time payments or scheduling payments in advance so you don't have to worry about making manual adjustments each month for ongoing bills.

Online Bill Pay also allows you to:

- Track your payments
- View payment history in a centralized location
- Pay many creditors and multiple bills in one easy step

In addition to saving time and money, with Online Bill Pay you will:

- Pay bills safely and securely
- Avoid late payments and the associated charges
- Manage debt more efficiently



Paying bills is one of life's necessary evils so why not make it as painless as possible with our Online Bill Pay. Sign up today through the online banking site.

---

## Message from the Loan Officer

Are you looking for a loan? Maybe you need to purchase a new vehicle. Or perhaps, you have home remodeling to do. You may just want to pay off some bills. Or have extra money in your pocket. If any of these are for you then come into the credit union to apply for a loan. We offer several different types of loans that you may be eligible for.

**Signature Loan** – A Signature loan (personal loan) is an unsecured loan that can be used for any purpose. For example, home remodeling, pay off bills, vacation, etc.

**Auto loan** – An auto loan is just that. You use an auto for collateral. We will finance up to the purchase price of the vehicle or the blue book price. Even if you have a clear title on a vehicle you can use that as collateral to get money for any purpose. You would just need to bring the title into the credit union.

**Share Pledge** – Share pledge loan is using your money in your account as collateral. It is at a lower interest rate plus you still earn interest on the money in your account. No paystubs are needed and no credit check is done.

**Educational Loan** – Educational Loan is at a lower interest rate than the signature loan. It can be used for college tuition, books, etc. We do require a bill from the bursar's office to be eligible.

To apply for any loan we require you to fill out a loan application and bring or fax in your last two pay stubs or verification of income (with the exception of the Share Pledge Loan).

You can come into the credit union at any time during regular business hours to apply for a loan. We require you to fill out a loan application and bring in your last two paystubs or verification of income. If you can't come into the credit union then you can apply online at [wrfcu.org](http://wrfcu.org). Fill out the application online and fax in your income verification.

Let the credit union finance your next project or your next vehicle purchase. Please contact the credit union to speak with one of the staff members if you have any further questions.

**Julie Boyle, Loan Officer**

On May 5, 2014, several Purdue Calumet students received recognition for their on hand experience as consultants to two businesses. Since the credit union was one of the small businesses mentioned in an article in **The Times**, I'd like to share this article with our membership in case you missed it.

## ***PUC STUDENTS RECEIVE REAL WORLD CONSULTING EXPERIENCE***

***MAY 06, 2014 • ROB EARNSHAW TIMES CORRESPONDENT***

**HAMMOND** • Students in Purdue University Calumet's Advanced Business Consulting class worked with two small business companies as consultants this semester and presented their reports Tuesday on campus.

Purdue Calumet Small Business Institute Director and Professor of Entrepreneurship Jamaluddin Husain said the clients identified their needs and the students were assigned projects to work on according to the needs of the client.

The class consists of no textbooks or exams. Husain said in the past the institute's barometer was "did our students get enough learning?"

"Now it's did the students produce enough help to their clients?" he said. "If the client says they did not get what they were looking for then it's a wash."

Those clients were Touch of Love, a digital guestbook registry, and the Whiting Refinery Federal Credit Union.

"It's been an experiment and so far we think it's been successful." Husain said.

Jimmy Montesano, Steve Janusz and Chris Donaldson worked as consultants for Touch of Love. Their projects including researched packaging options and redesigning the company's website to make it more successful in terms of search engine optimization.

They also created a base for the company when it attends expositions and conventions.

Montesano said the experience taught him that not everything in the business world runs smoothly and there are many obstacles to overcome.

Steve Janusz said the hands-on experience was the best thing about the assignment.

"When you're a college graduate going to apply for a job, you have to have experience and being able to do a class like this gives you that experience," he said.

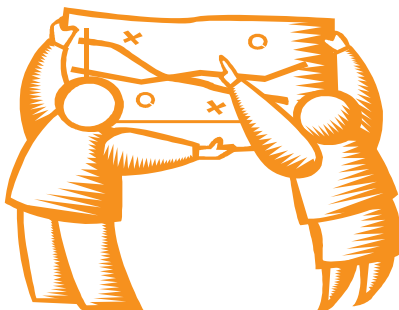
Touch of Love owner Angela Jones said she allowed the students to use their talent.

"They told us what they would like to do and it was just a perfect fit," she said.

Students Aaron Storer and Sara Voss teamed up to consult for the Whiting Refinery Credit Union.

Their goals included helping the company attract new members and suggest marketing materials to help attract them.

"It was really enriching," Storer said. "It allowed us to transition from students to professionals. We were not only able to network with people in the business world, but we were also given experience and exposure to the real world where no class would ever do that."



**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 .30% APR/  
.30% APY on all eligible share accounts for the 2nd  
Quarter of 2014 payable July 1, 2014.

---

## ***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**

1.99% 36 Months  
1.99% 48 Months  
1.99% 60 Months

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

7.00% 12 Months  
9.50%-12.00% 48 Months

### **SHARE PLEDGE LOAN**

2.00% 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***

**July 4, 2014**

**4TH OF JULY HOLIDAY**

**September 1, 2014**

**LABOR DAY HOLIDAY**

Your Savings Federally Insured to \$250,000

# **NCUA**

National Credit Union Administration.

a U.S. Government Agency