



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • January 2016

SAVE THE DATE: ANNUAL MEETING MARCH 21, 2016

Attention Credit Union Shareholders (ahem: that's you)! The credit union's annual meeting is coming up, and you're invited to join us. That's because as a member/owner of the credit union, you're a shareholder. That's one of the key differences between your credit union and the bank down the street. The bank has stockholders and exists to make them a profit. As a not-for-profit financial cooperative, your credit union exists to serve you. So make plans now to attend the annual meeting. Hear about how we fared in 2015 and what's on tap for 2016. Meet the board of directors - the people you've elected to represent your best interests. Enjoy refreshments and visit with fellow members. The annual meeting is a credit union tradition. We hope you'll be able to participate.

Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. We hope you are able to attend and look forward to welcoming you on March 21st to the 2016 Annual Meeting and Election.

The Credit Union's 81st Annual Meeting to be held on Monday, March 21, 2016. It will be held at St John Church Panel Room, 1844 Lincoln Avenue in Whiting at 7:00 PM.

"LIKE" US ON FACEBOOK

The Credit Union now has its very own Facebook Page. Please "Like" us to get up-to-date information about the credit union anytime



Like us on
Facebook

The Key To Financial Convenience: A CU Debit Card

In today's fast-moving, tech-driven society, convenience is valuable and often necessary especially when it comes to managing finances. You can easily open the door to instant financial convenience and purchasing power by wisely using your Whiting Refinery Federal Credit Union debit card.

Your debit card is a handy tool that allows you to:

- * Quickly and conveniently obtain cash from an ATM
- * Make a PIN-based transaction at no charge
- * Get cash back at the register

A debit or check card can be used as a payment card since it's linked directly to your Whiting Refinery Federal Credit Union Checking Account. You're able to pay for purchases easily and conveniently as the funds are deducted right from your account. Debit cards also eliminate the need to carry a lot of cash or actual checks for making purchases.

Just keep in mind that while debit cards are appealing to consumers, they're also prime targets for potential thieves since they offer access to instant cash.

Protect your money when using your Debit card by:

- * Keeping track of every transaction so you don't overspend
- * NEVER sharing your Personal Identification Number (PIN) code, with anyone
- * Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer
- * Practicing ATM safety. Always be alert and go with your gut
- * Monitoring your account by checking it frequently
- * Reporting to your credit union immediately if you think your card has been lost or stolen.



Relax This Holiday Season With Skip-A-Payment



You know the tune: It's the "most wonderful time of the year." Yet for many of us, those holiday expenses, on top of the extra cooking, baking, entertaining, decorating, shopping, wrapping and more, can make it the most "stressful" time of the year. We can't help you complete those holiday chores, but we can give your budget a break with Skip-A-Payment for a minimal fee of \$35.00.

Skip-A-Payment allows you to defer payment on certain consumer loans. Help yourself to some extra spending money when you take advantage of this option. Borrowers in good standing with qualified loans may defer their loan payments. So this holiday season, take the break you deserve. Contact the credit union about how you can Skip-a-Payment. Then relax. It really can be the most wonderful time of the year to spend with your family and friends.

Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a rusty vehicle? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models remaining on the lot at year end, you can probably score yourself a deal. Here are three additional tips to drive a bargain:

1. Get pre-approved at the credit union. With a pre-approved loan from the credit union, you can focus on getting the vehicle that best suits your needs. Sure, dealers may have special offers, but these are often restricted to certain makes and models - which may or may not be what works for you.
2. Be flexible. Sales people can quickly spot buyers who have fallen in love with a particular model. Keep your mind and your options open; you'll pay less for your ride.
3. Do your homework. Spend some time on the Web researching models and prices at edmunds.com and kbb.com (Kelley Blue Book). Check automotive magazines and Consumer Reports. The more you know, the more confident you can be you are making the right decision.

Our loan rates are still great; contact the credit union today.

How To Avoid Costly Tax Mistakes

It's that time of the year again...TAX TIME! As you start filling in your tax forms, be aware that a mistake can cost you valuable time or money. Here are some tips to help you avoid the most common mistakes:

1. Be sure you enter all Social Security numbers on your tax return exactly as they are on the Social Security cards.
2. Make sure you spell the names of everyone on your tax return exactly as they are on their Social Security cards.
3. Make sure you are using the correct filing status.
4. Always double-check your math. Errors can occur even when using tax software.
5. Errors can occur when figuring your deductions and credits when paper filing. Make sure you understand the formulas and rules behind these deductions and credits.
6. If you are paper filing your tax return, make sure all forms are signed and dated. An unsigned tax return is like an unsigned check - it's not valid. Remember that both spouses must sign a joint return.
7. If getting a refund and having it directly deposited into your bank account, make sure you have entered the correct banking information on your return.
8. If you must file for an extension, you can do so electronically. Remember, the extension is only for an extension of "time" - not an extension of time to pay.

Have your State and Federal Income Tax refunds Direct Deposited into your Credit Union account for faster and safer processing. What you will need is our routing number (ABA) 271991951 and your account number.

If you're looking for your 1099's they will be mailed out by January 31st. If your account did not earn more than \$10.00 interest, you will not receive one.



SIGNS OF IDENTITY THEFT



Stay on guard! Everyone is a potential victim of identity theft. Millions of Americans a year have their personal information compromised, but you can lower your chances of being easy prey if you know what indicators signal danger.

Look out for these red flags:

- * You find errors on your bank or credit card statements that you can't explain, or are receiving statements for unknown credit card accounts.
- * Errors or misinformation on your credit report (unfamiliar accounts or charges on your credit report).
- * Your financial institution notifies you about irregularity on your account. Or, your account has been flagged.
- * You have debt collectors call about debts that aren't yours.
- * Missing mail. You aren't receiving your bills or other mail.
- * You receive unexpected bills in the mail for goods or services you didn't purchase.
- * If you have good credit but are denied an application based on your credit.
- * The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.

If you discover that someone is misusing your personal information, visit <https://www.identitytheft.gov/> to report and recover from identity theft.

We Have The Right Checking Account For You

We get it. You've had your checking account elsewhere as long as you can remember. It's like those old slippers - comfortable and familiar, even if there are holes in the sole. But maybe it's time to take a closer look at your account:

- * Have higher fees slipped onto your monthly statement?
- * When you have questions, are you treated like you own the place with respect and courtesy?

Maybe it's time to make a switch to Share Drafts - the credit union checking account. Why? Because according to CreditUnionsOnline.com (a site that publishes information about personal finance) consumers usually find a better deal on checking accounts at a credit union than at banks. So give us a call to see if we can help you save money by switching!



Choosing
the Right
Checking
Account

30 Year Fixed Rate Mortgage

Your credit union now offers the most popular mortgage at a discount. A 30 year fixed rate mortgage is now being 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 Peter Vrehas – Ext. 352 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

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

**PRSTD STD
U.S. POSTAGE
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Hammond, IN
Permit #1**

Dividend News

The Board of Directors declared to pay .30% APR/.30% APY on all eligible share accounts for the 4th Quarter of 2015 payable January 1, 2016.

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

*Based on Credit Score & Debit Ratio

MORTGAGE LOANS

Call Peter Vrehas - Ext 352 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,
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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

January 1, 2016
NEW YEARS DAY

February 15, 2016
PRESIDENT'S DAY

March 25, 2016
GOOD FRIDAY

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

