



wrfcu WHITING REFINERY Federal Credit Union

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

New Board Members Announced

This year's Annual Membership Meeting was held on Monday, March 21st at the St John Church Panel Room. During the meeting, an election of Board Members was held. The following are your Board of Directors for 2016.



Sitting: Sue Mateja, Cathryn Stachura, Janet Brezene, Mark "Dotch" Phillips,
Standing: Jared Stewart, Dave Kirchhoff, Carl Towner, Bob Markovich
and Dave Shike



Mortgage Loans Made Simple And Easy

First-time buyer or fourth: Buying a home is stressful! So many decisions - Cape Cod or Colonial? Split-level or Salt Box? Adequate storage space? Too much yard or not enough? And unlike the shopping mistake at your favorite store with the generous return policy, with a house, there's not much room for buyer's remorse. That's why you'll want to take the time to not only sort out your needs and wants, but also see the credit union about your mortgage. Because, while house hunting is complicated, we work hard to help make financing it simple and easy. We know you will have lots of questions and we're here with the answers. We are with you every step of the way - from offering suggestions on how to bump up your credit score so that you can qualify for the best rate to providing a clear explanation of every piece of paper you sign at the closing. For more information about financing your mortgage through the credit union, you'll need to call Peter Vrehas (Ext. 352) at Lake Mortgage - 219-769-5941 or 1-800-627-5566.

Credit Union Gets A Facelift...

If you haven't been in the credit union for a while, please stop on by and check out the improvements made to the decor. What a difference a coat of paint makes. It was a much needed facelift.



"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.



On The Move? Keep Us Posted



No matter if your family is growing and you need more space or your nest is empty and you are ready to downsize, be sure to keep the credit union in the loop. We need your physical mailing address, even if most of your transactions are electronic. That way you won't miss important tax forms, any re-issues of plastic cards, or other information. Contact the credit union for a change-of-address form. The U.S. Postal Service also offers an online form that allows you to update your address information. Go to usps.com and click on "quick tools" and select "change of address" from the drop-down menu. You can use the online form for both temporary and permanent moves. To verify your identity, a major credit card associated with your address will be charged \$1.05.

Also, please keep us informed of your travel plans to avoid having transactions on your debit or ATM card denied. Identifying transactions outside of your typical spending patterns is one of the precautions in place to help determine if your card has been stolen.

Dreaming Of New Wheels? We Specialize In Making Dreams Come True!

If you're ready to spring into summer in your dream vehicle, make the credit union your first stop. We specialize in making dreams come true. Our vehicle loans feature great rates and terms to fit your budget. With a pre-approved loan from the credit union, you can focus on getting just what you've always wanted: convertible or cargo van, sports car or SUV. Pick the vehicle with the options you want, too, not the orphan on the lot. The dealer may have a special financing offer but keep the fine print in mind: "not all buyers will qualify" and "offer valid only on certain models." A credit union loan puts you in the driver's seat, even before you set foot into the showroom or onto the dealer lot, so call on us today.

Tax Scam Tricks By IRS Posers



Scam artists are trying yet another way to steal your money or your personal information: They are posing as the tax man, making threatening phone calls or sending phishing emails. The IRS reports that scammers have cost victims more than \$23 million. Don't be one of them.

According to the IRS, no legitimate IRS employee would ever:

- * Call to demand immediate payment (nor will the agency call about taxes owed without first having mailed you a bill)
- * Demand that you pay taxes without giving you the chance to ask about or appeal the amount in question
- * Require you to use a specific payment method for your taxes, such as a prepaid debit card
- * Ask for credit or debit card numbers over the phone
- * Threaten to bring in law-enforcement to have you arrested for not paying

If a scammer calls you, hang up immediately, and report the call to the Treasury Inspector General for Tax Administration on its website: https://www.treasury.gov/tigta/contact_report_scam.shtml or you can call 800-366-4484. You also can report it to the Federal Trade Commission, using the complaint assistant at [FTC.gov](https://www.ftc.gov). Please add "IRS Telephone Scam" in the notes.



CLICK, SWIPE, CU: VISIT WHITING REFINERY FCU ONLINE



Technology can simplify many aspects of life...we all know that. One area where tech advances provides convenience, simplicity, mobility, speed, and ease of access is financial management. As your financial institution, we want to bring you all of this and more with a plethora of online tools starting with our website, www.wrfcu.org.

You can visit us online for all of your personal banking needs plus valuable information related to your finances including:

- * Current products, services and promotions
- * Financial literacy and education resources and links
- * Current rates
- * Online financial management tips and tools like calculators
- * Credit union news and press releases
- * Holiday closings and other updates

You can also go online to complete many transactions easily and quickly, including:

- * Transferring funds
- * Checking account balances
- * Applying for a loan
- * And so much more!

Simply log on to your PC, laptop, tablet, or other mobile device, and get plugged into the latest at Whiting Refinery FCU via www.wrfcu.org. With just a few clicks or swipes, you'll have your credit union at your fingertips!

SPRING CLEAN YOUR FINANCES

Time to say good-bye to Old Man Winter and hello to longer days and warmer temperatures. Time to spring clean your finances as well!

1. Dust off your budget. It's easy to fall into bad money management habits, like not paying attention to where your paycheck is disappearing. The only way to find out where your money is going is to track your spending - a tedious task, but an important one.

2. Scrub your spending. Are you really getting value for the \$100 monthly payment to the cable company? Could a video streaming service or movie rentals provide just as much entertainment for a lot less? If you eat out frequently, what about planning for more meals at home by preparing and freezing dinners ahead of time? Call everything out. Pay particular attention to items that are paid automatically. You may have lost track of how much you are spending if you are not regularly reviewing the bills. But use the out-of-sight-out-of-mind phenomenon to your advantage by putting your savings on autopilot.

3. Wash out high-interest rates. If you have high-interest rate department store or credit card bills leftover from holiday shopping, ask us about a consolidation loan or a balance transfer. You'll simplify your life and save money, too. Also ask us about refinancing a vehicle loan. We may be able to lower your payment.

Get Your Annual Free Credit Report

Under federal law, you are entitled to one "free" copy of your credit report every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion). A special website, <https://www.annualcreditreport.com>, has been set up by the three major credit-reporting companies. Just go to the website and click the "Request your credit reports" button and follow the steps. There is no charge for ordering your annual credit reports.

You may order your reports from each of the three nationwide credit-reporting companies at the same time, or you can order your report from each of the companies one at a time. Your best option is to space out your requests so you get a credit report ever four months

**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 1st Quarter of 2016 payable April 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
9.00%-14.00%* 48 Months

SHARE PLEDGE LOAN

1.99% 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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(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

**May 30th
MEMORIAL DAY**

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

