



wrfcu

WHITING REFINERY Federal Credit Union

1339 119th STREET • WHITING, INDIANA 46394 • (219) 659-3254 • www.wrfcu.org • October 2015

Five Home Energy Saving Tips

Here are some tips to help you save energy and money:

1. Use exhaust fans sparingly. A kitchen or bathroom fan can pull out a lot of warm air in a short period of time.
2. Ceiling fans can distribute the warm air hugging the top of the room. Reverse the switch so air blows upward, toward the ceiling.
3. Make sure doors seal properly. A 1/8-inch crack around a door is the same as having a six-inch hole in a wall.
4. Install a programmable thermostat to save energy when you are away.
5. Most of the heat a traditional open fireplace generates goes straight up the chimney. And even when not burning, warm air from the room is drawn out of the house through the chimney. Consider installing an airtight insert for your fireplace.



Invite Your Family to Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in the credit union makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family can join the credit union family, stop by the credit union or give us a call.

Moving, Extended Vacationing or Heading South for the Winter? Do We Have Your Current Address and Phone Number?

Every quarter we send out a statement to each of our members, and in return we get a dozen or more address corrections or "Unable to Deliver or No Forwarding Addresses" from the US Postal Service. When we get these notices we charge a \$2.00 fee, because we incur a fee from the Post Office. Take some time and make sure your address is up to date.



WHY IT IS IMPORTANT!

- We pride ourselves on personal service, not automated notices. If we cannot contact you, how can we serve you to the best of our abilities?
- We need to make sure you're getting the information and not someone else.
- If we notice unusual activity, we have a way to contact you.

DO NOT GIVE OUT YOUR PERSONAL OR ACCOUNT INFORMATION OVER PHONE UNLESS:

- If one of our staff calls you directly from the credit union office
 - » 219-659-3254 or 219-659-3260 will show up on your caller ID
 - » Only during the hours of 8:15 am to 5:00 pm during the week.
 - » NEVER at night or on Saturday or Sunday.
- Star Station Services calls about unusual activity on your WRFCU debit / ATM card.
 - » ONLY IF YOU HAVE A CARD WITH US.
- CUNA Mutual/True Stage is the only vendor that WRFCU allows to offer insurance products via mail on our behalf.

HUGE SAVING ON AUTO PURCHASE OPTIONS

Saving Members More of Their Hard Earned Money When purchasing a New Vehicle!

WRFCU is contracted with IWS insurance and Carfax. IWS offers Guaranteed Auto Protection (GAP) and Vehicle Service Agreements. Carfax offers Used Car History Reports.

GAP or Guarantee Asset Protection

We all know the moment we drive the vehicle off the dealers lot the insurance replacement value is less than we paid. Guaranteed Auto Protection or GAP Insurance protects the buyer of a vehicle when you get in an accident and the insurance company's settlement doesn't cover the remaining balance on the vehicle. Also there is an added benefit that will remit \$1,000 to use as a down payment on a new or used vehicle. This is a great option for buyers of a new/used vehicle with low or no down payment on the purchase.

Vehicle Service Agreements (also known as Extended Warranties)

We love that our vehicle has dealer warranties to protect us when something goes wrong with it but what happens when the warranty runs out? If you are mechanically inclined, you fix it. What if you're not? Mechanical repairs are costly. If you feel safer with extended warranties, we can save you as much as 40% from the same coverage a dealer offers.

CARFAX Reports

When you are buying a used car, how do you know the history of the car? CARFAX is the industry developer and leader in researching the car you may be purchasing. If you go online to CARFAX.COM the price is \$39.99 to find out. We can get you the same report for \$20.00. Free on the vehicle you finance through WRFCU.

CARFAX Vehicle History Report

- No accident / damage reported to CARFAX
- CARFAX 1-Owner vehicle
- 5 Service records available
- Personal vehicle
- 26,451 Last reported odometer reading
- + \$300 CARFAX History Impact

CARFAX Price Calculator

Trade-In Value	CARFAX History Impact	Adjusted Value
\$12,545	+\$300	\$12,845

CARFAX Ownership History

Owner 1

- Year purchased: 2005
- Type of Owner: Personal
- Estimated length of ownership: 3 yrs. 5 mo
- Owned in the following states: Virginia

CARFAX 1-OWNER

International Credit Union Day
Thursday, October 15, 2015

NEW EMV Debit Cards also known as the chip cards

Our new EMV cards will be issued by the end of November 2015. The EMV Debit Cards will be green with white lettering and have our logo on it. These cards will go out to our members with the Master Card logo.

Debit Cards can only be used by members having a draft (checking) account with the WRFCU per federal regulations. WRFCU offers no cost / no minimum balance requirements. We also offer home banking with I-pay/Bill Pay similar to the larger financial institutions. Compare our draft (checking) account to your bank. Comparing checking accounts are very hard because banks have a lot of terms and conditions for their multi-level checking accounts. Ours is simple: \$0 monthly maintenance fees no matter what your balance is, \$0.00 minimum balance, No fee ATM / Debit Cards, No ATM fees within the national Credit Union networks, no minimum monthly direct deposit, but you do pay for your checks. No long terms and agreements we have a simple, old fashioned checking account.



COMPARE SAVINGS / CHECKING / CERTIFICATE OF DEPOSITS AS OF 8/31/15

	WRFCU	Chase*	BMO Harris*	1st Midwest*
Savings	0.30%	0.01%	0.01%	0.03%
Checking Minimum	\$ -	\$1,500	\$1,000	\$1,000
Checking Monthly Fee	\$ -	\$0 to \$25	\$10	\$10
CD Rates \$1,000 Minimum	Balances			
1 Year	0.50%	0.02%	0.10%	0.05%
2 Year	0.75%	0.15%	0.25%	0.13%
3 Year	1.00%	0.15%	0.35%	0.18%
4 Year	1.25%	0.25%	0.45%	0.48%
5 Year	1.75%	0.85%	0.70%	0.78%

* Additional terms and requirements are not listed in this presentation. See a branch or the banks web site for the additional terms.

• Only offered at WRFCU without additional terms and agreements applying to accounts.

- Low or no Service Fees
- No Minimum Balance
- ATM – Nationwide no fee access/withdrawals
- MasterCard Debit Cards
- No Monthly Fee Checking
- On-line Banking
- Online Bill Pay

LOAN RATES! EFFECTIVE 10/1/2015

Car & Truck Loans ^{1,2}

Term in Months	New 2015 & 2016	Used 2104 to 2012	Used 2011 to 2008
24 Months	1.99%	2.99%	2.99%
36 months	1.99%	2.99%	2.99%
48 months	1.99%	2.99%	2.99%
60 months	1.99%	2.99%	2.99%
72 months	2.49%	3.49%	n/a
84 months	2.99%	n/a	n/a

Other Loans ¹

Term in Months	Pledge	Signature	Education
12 Months	1.99%	7.00%	n/a
24 Months	1.99%	7.00%	n/a
36 months	1.99%	7.00%	n/a
48 months	1.99%	9.00%	7.00%

All rates and tiers may change as determined by Board of Directors.

¹ Rates shown are available based best tier Fair Isaac Credit Score as calculated by Trans Union Credit. All loans acceptance and rates are based on your individual Fair Isaac along with your personal debt ratio.

² 100% Financing is available. Used car value is based on Kelly Blue Book Values.

n/a is not available for monthly term in the specified loan type.

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

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

Dividend News

Dividends for the 3rd Quarter on Regular Shares 0.30%

SHARED CERTIFICATE RATES

Term	APR	APY
12 Months	0.50%	0.50%
24 Months	0.75%	0.75%
36 Months	1.00%	1.00%
48 Months	1.25%	1.26%
60 Months	1.75%	1.76%

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

Holiday Closings

November 26 & 27, 2015

THANKSGIVING HOLIDAY

December 24 & 25, 2015

CHRISTMAS HOLIDAY

January 1, 2016

NEW YEARS

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency

