



wrfcu

WHITING REFINERY Federal Credit Union

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

## Message from the Manager

After 32 years of working at the Whiting Refinery Federal Credit Union, I've decided to retire. It was a tough decision, but I feel I'm ready. December 31st will be my last day. As I look at it, I'm not just retiring from the credit union I'm also retiring from my stress, my alarm clock and my iron. As the saying goes, when retired "Every day is a Saturday".

Throughout the years, I've worked with and met some wonderful people whom I'll never forget. That will be the hardest part in leaving...the people.

Replacing me is James Lebryk. Jim comes with an extensive background in finance and credit union experience. Prior to him coming here, he was the Manager/CEO of SMH Federal Credit Union. Good luck Jim, I'm sure you'll fit in just fine.

Carol A Graziani



## SAVE THE DATE:

### ANNUAL MEETING MARCH 16, 2015

As a credit union member, you are also an owner with a voice and a vote in your financial cooperative. One way to express this voice is at the Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other members.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.

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 16th to the 2015 Annual Meeting and Election.

The Credit Union's 80th Annual Meeting will be held at St John Church Panel Room, 1844 Lincoln Avenue in Whiting at 7:00 PM



## Downsize Your Bills With A Credit Union Consolidation Loan

Life has a way of throwing curve balls, and, sometimes, it seems you get more than your fair share of them. The furnace needs repair at the same time the roof springs a leak. The insurance bill is overdue. Tires won't last the winter.

It's time to visit the credit union to apply for a consolidation loan. With a Consolidation Loan, you can pay off your bills and make only one low monthly payment. A Consolidation Loan may protect your credit rating, too. With just one payment to make instead of juggling payments on multiple bills, you'll be in a better position to pay on time. A Consolidation Loan may save you money as well, especially if you are carrying a balance on a high-interest-rate credit card or on the amount owed to a creditor. So call, click, or stop by the credit union to find out more about how a Consolidation Loan can get you back on track.



If only it was this easy

Get the next best thing.  
Consolidate your debt into one easy monthly payment.

We Can  
Help

## 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



### We Skid You Not: A Pre-approved Loan Is The Right Choice

Will winter last longer than your vehicle? If you think Old Man Winter will win the race, turn to the credit union for help. We have great rates and terms on vehicle loans. With a pre-approved loan from the credit union, you can shop around. Dealers are often willing to wheel and deal in the dead of winter, especially on a bad weather day. Always do your homework. Take a look at the April issue of Consumer Reports and visit websites such

as edmunds.com, kbb.com, or cars.com. Armed with information on performance and pricing, and your pre-approved loan from the credit union, you'll be better prepared to make your best deal on a new vehicle, or one that's new to you. Driving an unreliable car can be worrisome, especially in the winter. Make the credit union your first stop on the way to a safer ride.

## 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!



## PROTECT YOURSELF FROM ID THIEVES AND FRAUDSTERS



Willie Sutton may have robbed banks “because that’s where the money is,” but today, thieves are more likely to be stealing personal information - because that’s where the money is. Whether they get your sensitive information from dumpster diving or stealing your passwords, they can use it to assume your identity to open up false accounts, make illegitimate charges, and perform other misdeeds.

Protect yourself from data heists and identity theft with these tips:

1. SHRED all documents with personal information (such as old account statements, pre-printed Credit Card applications you get in the mail or copies of share drafts).
2. Frequently change your passwords and make them complex. Password management websites such as KeePass and Password Safe can help if you have a problem remembering all of your passwords. Don’t use the same password for multiple sites. It makes you more vulnerable to a data breach.
3. Photocopy your credit and debit cards, including the toll-free number on the back of the card, and keep the copy in a secure location. If your cards are lost or stolen, it will be less of a hassle to cancel and reorder them.

## Important Tax Information

The New Year is here and with it comes the start of income tax filing season. Although the filing deadline is not until April, be pro-active to make for a smoother, less stressful process.

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) for this service – Rt# 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 you will not receive one.

You can begin preparing now by following some simple tax-time tips:

1. Round up your records. Set up a large envelope file or even a shoebox for 2014 tax papers.
2. There are various documents you should begin gathering which will help to support income or deductions you plan to claim on your tax return. These include receipts, canceled checks, tuition bills, student loan statements, property tax receipts, non-reimbursed work expenses and donation receipts.
3. Keep an eye out for tax-related mail. Important tax documents are sure to be making their way to your mailbox, including W2s and 1099s. These are essential to filing your return.
4. Consider your filing options. You have a variety of options for filing your return. You can go it alone or enlist the services of a professional tax preparer. Plus, for those who are eligible (Retirees and low income earners), there are free volunteer sites that exist to offer face-to-face tax help.



## Checking At The Credit Union: Where Less Is More

Less is more when you open a Share Draft (checking account) at the credit union. Less hassle when you have your recurring payments deposited directly. Less time in the checkout lane when you gain convenient access to your funds with your check or debit card. Less money paid for fees and charges. It all adds up to more for you. So if you haven’t checked out checking at the credit union, you’re missing out.

We’ll make it easy to switch your account from another financial institution. Simply contact the credit union and we will help you get started and guide you through the process. You deserve more and you’ll find it at the credit union



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 .35% APR/.35% APY on all eligible share accounts for the 4th Quarter of 2014 payable January 1, 2015.

## 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
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### EDUCATIONAL LOAN

7.00%	48 Months
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### 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

January 1st

NEW YEARS

February 16th

PRESIDENT'S DAY

Your Savings Federally Insured to \$250,000

# NCUA

National Credit Union Administration.

a U.S. Government Agency