



WHITING REFINERY Federal Credit Union

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

ANNUAL MEETING MARCH 16, 2015

There were 77 in attendance at the Credit Union's 80th Annual Meeting which was held at St John Church Panel Room, 1844 Lincoln Avenue in Whiting. We would like to congratulate Dave Kirchhoff, Carl Towner and Sue Mateja who were re-elected to the Board of Directors for another three year term.

Every member who attended received a small gift bag and 40 of the members won prizes of \$50.00 each in door prize drawings.

Yearly Financial Checkup: A Smart Thing To Do

You should do a financial checkup at least once a year or with any major life events, such as marriage, divorce, children, job change, or starting a business. Here is a checklist to help:

1. Review your financial goals. Do they need to change?
2. Look at your insurance policies. Do any changes need to be made to them? Do you need to change your beneficiary designations? Are you eligible for discounts?
3. Review your will/estate plan. Make sure you have updated or modified it if your family has changed (marriage, divorce, children, etc.).
4. Evaluate your savings plan. Are you saving enough? Review where your money is going and reallocate if necessary to get you to a 10% or more annual savings rate.
5. Are your retirement plans being adequately funded?
6. Evaluate your accounts earmarked for education. Do you need to increase the amount saved?
7. For the new year, get your files into shape for the coming year. Shred documents that you no longer need and are at least a year old.

Did your Income Tax Refund Pay-off all your Credit Card Debt?

Many people use their Income Tax Refunds to pay-off debt that accumulated on their credit. We made needed purchases like new tires, home repairs or that special bargain purchase knowing that we can't pay for them in the month we buy them. We put them on our credit cards and knowing when our tax refund arrives, we could pay them off. But was the tax refund enough?

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.



New 30 Year Fixed Rate Mortgage

WRFCU 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!

"Little By Little, Little Things Add Up To a Lot!" - Anonymous

GREAT NEW LOAN RATES!

New - 4/01/2015

AUTO YEAR	RATE	FINANCING AVAILABLE	TERM
2015 NEW & USED	1.99%	100% of current auto	36 Months
	1.99%	purchase value plus	48 Months
	1.99%	dealers cost.	60 Months
2015 NEW & USED only Available on Auto greater than \$20,000	2.50%	100% of current auto	72 Months
	3.00%	purchase value plus dealers cost.	84 Months
2014 Used	3.00%	100% KBB Value	48 Months
	3.25%		60 Months
2013 Used	3.25%	100% KBB Value	48 Months
	3.50%		60 Months
2012 Used	3.25%	75% KBB Value	42 Months
	4.00 %	100% KBB Value	42 Months
2011 Used	3.25%	70% KBB Value	42 Months
	4.25%	100% KBB Value	42 Months
2010 Used	3.25%	65% KBB Value	36 Months
	4.25%	100% KBB Value	36 Months
2009 Used	3.50%	60% KBB Value	24 Months
	4.50%	100% KBB Value	24 Months
2008 Used	3.75%	50% KBBValue	24 Months
	4.75%	100% KBB Value	24 Months

Were you really happy with your new or used car loan from the dealers?

An auto dealership's Finance Manager is not debt / loan trained like a credit union's or bank's loan officer. They're good salesmen selling you auto financing. "The best rate" doesn't always mean best rate for you. Normally it's the best rate for their commission.

If you're not happy with the loan rate on your car, you might be wondering how to refinance your car. Refinancing your car could save you thousands of dollars. **COMPARE YOUR AUTO LOAN'S RATE WITH OUR RATES.**



UNDERSTAND YOUR LOAN AGREEMENT.

When you got your car loan, you might not have been happy with the terms of the loan. Your loan interest rate or Annual Percentage Rate "APR" must be stated on the Loan Agreement. Leases do not state APR. Compare the rate and terms to our rates above. Look for early repayment penalties in the "Termination Clause" or "Early Repayment Clause". Ask the Finance Manager specifically to highlight "Early Prepayment Penalty" or "No Early Prepayment Penalty Clause" on the Loan Agreement.

At WRFCU there are No Early Prepayment Penalties on any of our loans. We can't compete with 0% financing from the Automakers, but they can't compete with our used auto rates! Go to www.WRFCU.ORG and fill out a loan application to get your refinancing started.

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.



WRFCU's Privacy Policy

At Whiting Refinery Federal Credit Union, the basis of each customer relationship is trust. We know that whether you are an existing customer or considering doing business with Whiting Refinery Federal Credit Union, you have an interest in how we collect, retain and use information about you and your relationship with us.

We have an obligation to honor your trust, beginning with protecting the confidential information you share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below.

CUSTOMER PRIVACY PRINCIPLES

At Whiting Refinery Federal Credit Union, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. We use these Privacy Principles to guide us in dealing with customer information.

1. Recognition of a Customer's Expectation of Privacy

We recognize and respect your privacy as a customer.

2. Use, Collection and Retention of Customer Information

We collect, retain, and use information about you only where we reasonably believe that it will help us to:

- Mitigate potential risks or loss to Whiting Refinery Federal Credit Union
- Protect and administer your records, accounts and funds
- Comply with certain laws and regulations
- Help us design or improve our products and services
- Understand your financial needs so that we can provide you with quality products and superior service.

3. Maintenance of Accurate Information

At Whiting Refinery Federal Credit Union, we work hard to ensure that your financial information is accurate, current and complete. We also pledge to respond to requests to correct inaccurate information in a timely manner. Please let us know immediately if you believe that our records contain inaccurate or incomplete information about you, or if anything changes, such as your name and address.

4. Limiting Employee Access to Information

At Whiting Refinery Federal Credit Union, employee access to personally identifiable customer information is limited to those with a business reason to know such information, either to assist you in the completion of transactions or in the sale of additional financial services. Employees are educated on the importance of maintaining the confidentiality of customer information and the Privacy Principles.

5. Protection of Information via Established Security Procedures

At Whiting Refinery Federal Credit Union, we are committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. We safeguard information according to established security standards and procedures.

6. Restrictions on the Disclosure of Account Information

It is the credit union's policy not to reveal specific information about customer accounts or other personally identifiable data to unaffiliated third parties for their independent use, except for the exchange of information with reputable information reporting agencies to maximize the accuracy and security of such information of in the performance of bona fide corporate due diligence or business matter, unless,

- The information is provided to help complete a customer initiated transaction
- The customer request or permits it
- Requested by various federal and state regulators.

Customers who have questions about these Privacy Principles or have questions about the privacy of their customer information should call the Whiting Refinery Federal Credit Union at 1-219-659-3254, or write to us at: Whiting Refinery Federal Credit Union 1339 – 119th Street Whiting, IN 46394 Or e-mail us at wrfcu@sbcglobal.net. Please include your name and address.

PROTECT YOURSELF FROM COMPUTER CYBER THIEVES & FRAUDSTERS

Cyber risks are growing and are changing rapidly. Every day, hackers are working on new techniques for getting through the security of organizations. We have all heard about attacks on Target, Anthem and the other large companies on the news. Do you realize almost as many people have the personal accounts through attacks on their personal devices.

We can't prevent hackers into large companies, but we can prevent them from getting in through or to our accounts.

The following preventative strategies are intended to help our public and private partners proactively look for emails attempting to deceive users into "clicking the link" or opening attachments to seemingly real websites:

- Never click on links in emails. If you do think the email is legitimate, whether from a third party retailer or primary retailer, go to the site and log on directly.
- Never open the attachments. Typically, retailers will not send emails with attachments. If there is any doubt, contact the retailer directly and ask whether the email with the attachment was sent from them.
- Do not give out personal information over the phone or in an email unless completely sure. Social engineering is a process of deceiving individuals into providing personal information to seemingly trusted agents who turn out to be malicious actors.
- Set secure passwords and don't share them with anyone. Avoid using common words, phrases, or personal information and update regularly.
- Keep your operating system, browser, anti-virus and other critical software up to date. Security updates and patches are available for free from major companies.
- Verify the authenticity of requests from companies or individuals by contacting them directly. If you are asked to provide personal information via email, you can independently contact the company directly to verify this request.
- Pay close attention to website URLs. Pay attention to the URLs of websites you visit. Malicious websites sometimes use a variation in common spelling or a different domain (for example, .com instead of .net) to deceive unsuspecting computer users.
- For e-Mail, turn off the option to automatically download attachments.
- Be suspicious of unknown links or requests sent through email or text message. Do not click on unknown links or answer strange questions sent to your mobile device, regardless of who the sender appears to be.
- **The Stop.Think.Connect. Campaign** is a national public awareness campaign aimed at increasing the understanding of cyber threats and empowering the American public to be safer and more secure online. Most people use passwords that are based on personal information and are easy to remember. However, that also makes it easier for an attacker to guess or "crack" them.

Although intentionally misspelling a word ("daytt" instead of "date") may offer some protection against dictionary attacks, an even better method is to rely on a series of words and use memory techniques, or mnemonics, to help you remember how to decode it.

For example, instead of the password "hoops," use "l!Tpbb" for "[l] [l] ike [T]o [p]lay [b]asket[b]all." Using both lowercase and capital letters adds another layer of obscurity. Your best defense, though, is to use a combination of numbers, special characters, and both lowercase and capital letters. Change the same example we used above to "l!2pBb." and see how much more complicated it has become just by adding numbers and special characters. Change your passwords often and do not use same password on computer. Thieves and hacker know where to look. No cyber thief can see your paper note pad.

**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 .25% APR/
.25% APY on all eligible share accounts for the 1st
Quarter of 2015 payable April 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

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

Holiday Closings

**April 3rd
GOOD FRIDAY**

**May 25th
MEMORIAL DAY**

**July 3rd
FOURTH OF JULY**

Your Savings Federally Insured to \$250,000

NCUA

National Credit Union Administration.

a U.S. Government Agency