

Spring 2024

the educator



Spring

INTO A
NEW
LOAN!

2023 Annual Meeting

The 74th Annual Meeting will be held at Walled Lake Central High School. Elections will be held during the meeting, and light refreshments will be provided. In honor of this being our 74th annual meeting, we will be holding a drawing for 74 door prize drawings for \$20 cash. We hope to see you there.

Date: Tuesday, April 30, 2024

Time: Doors open at 6:30 pm – Meeting at 7:00 pm

Where: Walled Lake Central High School

Standing for election on the Credit Committee are **Lee Bailey, Donald Waymire, Janelle Goodman** and **Steve Fogle**.

Standing for re-election on the Board of Directors are **Timothy Wichert, Donald Waymire, Barbara Garbutt** and **Nancy vanLeuwen**.

People often do spring cleaning around their homes, but what about **spring cleaning for your loans?** Now is the perfect time to spring into a new loan! We have some of the best rates in all of Metro Detroit, and if you find a better rate somewhere else we will match it.* Whatever you need extra money for, we are here for you!

Need a new car?



WE CAN HELP!

Auto loan rates as low as **4.74% APR***

Need money for something else?



WE CAN HELP!

Personal loans as low as **6.99% APR***

How about a new boat or RV?



WE CAN HELP!

Boat & RV rates as low as **5.74% APR***

Need a mortgage or home loan?



WE CAN HELP!

Call us for the current rates.

*APR=Annual Percentage Rate. Terms and conditions may apply. Rates are subject to change. Rate matching unavailable for mortgages, home loans or credit cards.



Apply online at www.wlsfcu.com or call us at 248-624-5222.



Fee schedule

Effective 04/01/2024

The following fee schedule is provided as a disclosure to the Walled Lake Schools Federal Credit Union membership of costs pertaining to the following services.

System Share Transfer	\$4.00
Phone Transfer	\$2.00
Cashiers Check.....	\$2.00
Corporate (Counter) Check	\$1.00
ATM Usage (after 8 withdrawals)	\$2.00
Copy of Statement (PER MONTH).....	\$3.00
Funds Wired – Domestic	\$20.00
Funds Wired – Foreign.....	\$30.00
NSF Check Fee.....	\$30.00
Debit Card Overdraft.....	\$30.00
Stop Payment	\$25.00
Copy of Check	\$3.00
Money Orders.....	\$1.50
Gift Cards.....	\$3.00
Visa Late Fee.....	\$10.00
Uncollected Check (3rd Party).....	\$25.00
ATM Card Replacement.....	\$5.00
Debit Card Replacement	\$5.00
VISA Card Replacement	\$5.00
Pin Reorder Request.....	\$2.00
Account Verification Request	\$2.00
ATM/Debit Card Rush Order.....	\$35.00
VISA Card Rush Replacement	\$35.00
Safe Deposit Boxes (Annual Fee)	
3 X 5	\$25.00
5 X 5.....	\$40.00
3 X 10	\$45.00
5 X 10.....	\$60.00
10 X 10	\$110.00
One Lost Key – Replacement.....	\$5.00
Drill Box - New Lock	\$300.00
Loan Subordination.....	\$50.00
IRA Account Closing	\$10.00
Levies, Writs, and Garnishments	\$50.00
Inactive Bill Pay	\$3.00
Research Account Fee.....	\$10.00 HR
Dormant Account.....	\$5.00 Month
Account Close Within Six (6) Months.....	\$10.00
Escheatment of Account	\$50.00
Returned Mail/Bad Address.....	\$5.00 Month
Non Member Check Cashing Fee	\$5.00

Holiday Closings – Office Closed

Memorial Day – Sat., May 25 & Mon., May 27
Independence Day – Thursday, July 4

Congratulations, Class of 2024!



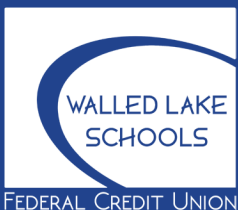
After years of hard work and dedication, you've now reached the lifetime milestone of your high school graduation. Congratulations on a job well done, and good luck with the next steps in your career development! No matter what's next in your career, whether it's college, technical school or the work force, we are here to support you. Any student of the Walled Lake Consolidated School District is eligible to open an account with us while they are in school. We would love to welcome you to the credit union.

Once you have an account, you can keep it for life no matter where you work or go to school. We have savings and checking products, as well as some of the best loan rates in all of the Metro Detroit area. We can help finance a car to get to work or school, books for your classes, or get a credit card to pay for common expenses. We also have a wide range of mortgages and home loans. We can be a great financial partner for many years to come.

Stop by and see us to open your account, or submit a membership application from our website at www.wlsfcu.com. We would love to welcome any students from the 2024 graduating class to the Walled Lake Schools Federal Credit Union family.

WHO IS ELIGIBLE TO JOIN?

- Any student or employee of the Walled Lake Consolidated School District
- Any employee of the City of Walled Lake, the City of Wixom, the Village of Wolverine Lake or Commerce Twp..
- Any family members of students, school employees or city employees that have an account on file.



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Fax: (248) 624-0614 • TellerPhone: 1-866-728-9676 • Website: wlsfcu.com

CREDIT UNION HOURS

Monday-Thursday 10 a.m.-5 p.m. • Friday 10 a.m.-6 p.m. (Drive-up Windows: Open at 9 a.m.)
Saturday 9 a.m.-12 p.m. (Drive-up only)

