

Spring 2022

# the educator

**NOON WEDNESDAY, APRIL 20, 2022**

[www.wlsfcu.com](http://www.wlsfcu.com)  
for complete details



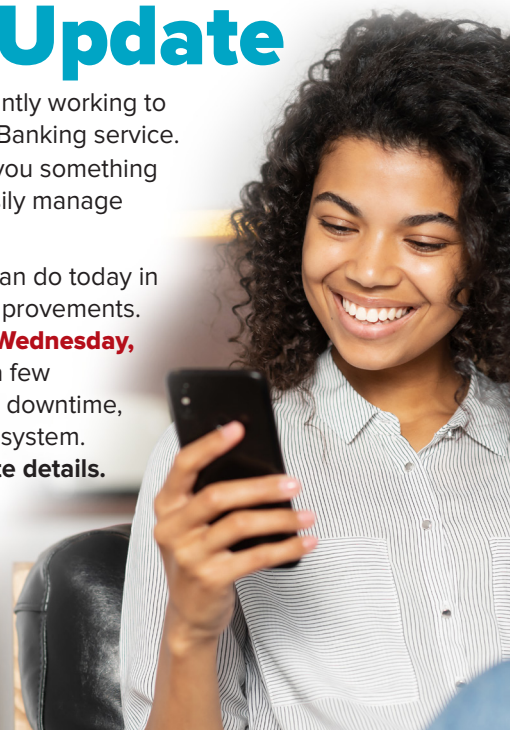
## Online Banking Update

**We** have some exciting news to share! We are currently working to offer our members a new and improved Online Banking service. Upgrading our Online Banking service allows us to offer you something a little more modern with the capabilities you need to easily manage your accounts.

**THE NEW SERVICE** will allow you to do everything you can do today in Online Banking, as well as provide you with some new improvements.

**We are currently scheduled to begin the transition on Wednesday, April 20, 2022 at 12:00 noon.** In preparation, there are a few important details you will need to know regarding system downtime, login instructions and what will be transferred to the new system. **Please visit our website at [www.wlsfcu.com](http://www.wlsfcu.com) for complete details.**

**WE ARE WORKING TO** cause as little disruption as possible to our members while putting this new system in place. Once the upgrade is complete you will see some new features and a cleaner platform that's easy to use. We will keep working hard to serve you and bring you the best resources possible to manage your accounts.



## Boat & RV Loans

The weather is warming up, and it's almost time to get the boats back on the water and campers on the road. Whether you are shopping for a new toy for the water, a cozy new camper or a new ATV we are here to help. Rates on these loans start out as low as **3.50% APR.\*** Make this summer one to remember. Apply online at [www.wlsfcu.com](http://www.wlsfcu.com) or call us at 248-624-5222.

\*APR = Annual Percentage Rate. Terms and conditions may apply. Offer valid from April 1, 2022 through June 30, 2022.

## Home Improvement Loan Special

Spring is in the air, and that means the home improvement season has begun. Start your updates with us! We have low rates, low payments and we are here to help fund the home of your dreams. You can borrow up to **\$15,000 per signature** at a special rate of **6.99% APR.\*** Plus, you don't have to use your home as collateral on the loan.

Do some remodeling, put in a pool, pay for repairs, build a home office, or use it any other way to make improvements around the house. Visit us at [www.wlsfcu.com](http://www.wlsfcu.com) for details or to apply, or call us at 248-624-5222.

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## Annual Meeting POSTPONED

WLSFCU's Annual Meeting has been **postponed**. No new meeting date has been set. We will inform our membership when the new meeting date has been determined.

### Fee schedule

Effective 04/01/2022

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

#### Memorial Day –

Saturday, May 28 & Monday, May 30

#### Independence Day –

Saturday, July 2 & Monday, July 4



## INTHECOMMUNITY

### Each year we support the Foundation for Excellence in a variety of ways. It's

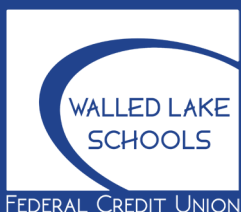
a great program that does a lot for teachers and classroom development. We were recently invited to attend six grant presentations at Walled Lake Elementary with the Foundation for Excellence. Each year teachers can submit requests for classroom funds and we got to tag along for the winner presentations. It was a great experience and we hope to do it again next year. There was a big need for non-fiction books such as autobiographies. Every student and teacher were absolutely thrilled.



### We are also proud supporters of our first responders. Over

the past few months we have been stopping by our local police and fire stations to drop off something nice to show them that we appreciate them. We have done lunches, cookies, popcorn and most recently paczki's!

Our first responders work hard to keep the community safe, and we like to let them know we appreciate them!



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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)

