



Winter 2022

the educator



Headed south for the winter?

Attention: Snowbirds – Please call us at (248) 624-5222 to make sure we have your correct winter address and phone numbers. This is especially important if you will be using your Visa credit card or Mastercard debit card. If we need to contact you about them, we need to have your current contact information on file. Remember: you can stay connected to your accounts anywhere through mobile banking. Ask us how.

NEW CREDIT CARD BALANCE TRANSFER OFFER

Transfer & Save

After the holidays, people often have higher credit card balances than they were expecting. We're here to help with a special credit card balance transfer offer. There will be no balance transfer fees, plus the promotional rate is valid for the life of the balance transfer. We won't increase the rate in a few months. You get to keep the promotional rate until the balance transfer is paid in full.

Promotional Rates

3.99% APR for Gold Cardholders

5.99% APR for Classic Cardholders

*APR = Annual Percentage Rate. Terms and conditions may apply. Offer valid from January 1, 2022 through March 31, 2022.

This offer expires March 31, 2022. If you have credit card balances you would like to transfer and save some money on, give us a call at 248-624-5222, or apply online at www.wlsfcu.com.

Skip-A-Pay is Back!

Our popular **Skip-A-Pay** program is back. Members that qualify for this program are able to skip their loan payment for the month of January. Real estate loans and lines of credit are not included in this offer. **Visit us at www.wlsfcu.com for complete details and eligibility info.**





Don't Wait on Hold. Try the TellerPhone!

As our lives have changed from the COVID-19 pandemic more of our members call us for their needs, and that sometimes leads to high call volumes and longer wait times. As an added service to our members, we offer an automated **TellerPhone** line that can help avoid wait times on hold. This phone line can help replace lost or stolen cards, make transactions between your accounts, make balance inquiries and get other general info about the credit union.

We encourage members to give this phone line a try when you have simple transactions to make. You will need to establish a 4-digit PIN with our staff before you can use this line.

Getting started is simple!

- The next time you speak to one of our service representatives tell them you would like to set up a PIN to use the **TellerPhone**.
- Once you have a PIN set up you can use this phone line for transactions 24/7.
- Simply call **866-728-9676** to access the TellerPhone, or call us at **248-624-5222** to set up your PIN.

COMMUNITY *involvement*

As 2021 comes to a conclusion

we want to thank our members and the community for allowing us to serve you. We know our duties to the community go beyond running a successful credit union. It's important for us to be

a community beacon, and to provide opportunities for the whole community.

When we get involved with the community, it's not any one person that stands alone. Collectively as a group we support each other, and influence positive interactions within the community.

We are proud of what we accomplished this year, and you should be too.

As we look to 2022 with excitement, we want to showcase the programs we supported during the year. These community programs reflect the character of our Board of Directors, our staff and our members, and we hope you are as proud of these initiatives as we are. We could not have made this impact without you!



Since we don't have enough space to list everything here you can visit us at **www.wlsfcu.com** to see these accomplishments. We are looking to continue supporting these great causes, and we are also looking to expand on our community programs. We are hoping to make 2022 an even more impactful year!

Holiday Hours

Our office will be closed in observation of the following holidays:

- Martin Luther King Jr. Day – January 17, 2022
- President's Day – February 21, 2022



3095 S. Commerce Rd., Walled Lake, MI 48390 • Phone: (248) 624-5222
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)

