



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.



Anything Loans!

Need a loan for something?

... Anything?

We are now introducing **Anything Loans!**

Use them for whatever you need.

Consolidate other loans you have elsewhere, buy supplies for school, buy new appliances or furniture for your home, pay for travel expenses, or use the loan any way you want.

With interest rates still rising, it's a good time to lock in this great offer. Call us at **(248) 624-5222**, and we will work to get you in a cost effective loan before future rate increases take place.

Act fast... because this offer expires 12/31/2022*.

*APR = Annual Percentage Rate. Rate is subject to change at any time. Loan amounts under \$8,000 are available. Mortgages, auto loans, home loans and credit cards are excluded from this offer. Terms and conditions may apply. Offer expires 12/31/2022.



- Borrow for up to 48 months
- Borrow up to \$8,000 per signature
- Lock in a special rate of 4.49% APR*
- Get a \$40 VISA Gift Card with each loan

Buy Out Your Lease – We Can Help!

Looking for a new car or thinking about buying out your lease? We write loans for new and used cars, and with inventory shortages at dealerships, several members have been taking out loans for lease buyouts. Whether you are buying from a dealer or a private seller we can help. We have some of the lowest rates around, and we will work hard to make sure you have a low monthly payment. Give us a call at **(248) 624-5222** or apply at **www.wlsfcu.com**.

Holiday Closings

Thanksgiving – November 24 **Christmas –** Saturday December 24 & Monday, December 26 **New Year's –** Saturday, December 31 & Monday, January 2











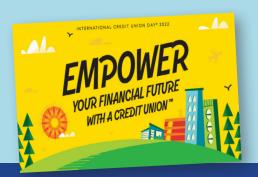
Please note that Christmas Club Account balances will be transferred into your savings account on October 11, 2022.

International **Credit Union Day**

International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. The ultimate goal is to raise awareness about the tremendous work that credit unions are doing around the world.

The 74th anniversary of International Credit Union Day is set for Thursday. October 20, 2022. This year, we will gather as a global movement under the theme: "Empower Your Financial Future with a Credit Union."

We will be celebrating with cider and donuts throughout the day, so stop in and see us.



Legacy Scholarship

Did you know that we sponsor a Legacy Scholarship at each of the three Walled Lake High Schools?

The Legacy Scholarship program seeks students with different talents and study goals. In total, there are currently 59 Legacy Scholarships ranging from \$250 - \$2500. The three scholarships sponsored by WLSFCU are \$1,000 each.



Applications and requirements are scheduled to go live on the school district's web page on November 14, 2022, and we will provide a link on our website at that time. Watch for more information as we approach mid-November.



WLSFCU earns Bauer **Financial's Highest Rating!**

We are proud to announce we have received another 5-Star rating from Bauer Financial, their highest rating! Bauer Financial is an independent financial rating agency that has been evaluating financial institutions since 1983. We have a great staff and a great group of members that made this possible.

Our staff works very hard to bring you financial products that matter. Plus, we are an exclusive credit union. You have to be a Walled Lake Consolidated School student, employee, or family member of a student/employee to join. We also allow city employees of Walled Lake, Wixom, Wolverine Lake and Commerce Twp., as well as their families. That's it! We're exclusive to this community. We still have hometown values, and we use our resources to benefit the Lakes Area Community. That's why we succeed

If you know someone looking to open an account they can start an application at wisfcu.com, or visit us at the office. We would be happy to have them join!



3095 S. Commerce Rd., Walled Lake, MI 48390 • Phone: (248) 624-5222 Fax: (248) 624-0614 • TellerPhone: 1-866-728-9676 • Website: wlsfcu.com



