



Fall 2024

the educator



Back to School Loan

SMART
CHOICE

Welcome back to school
for the 2024-25 school year

It's always an exciting time of year, but it can come with some pretty hefty expenses. Let us help you with any back to school items you need. We are currently offering Back to School loans starting out as low as **6.99% APR.*** We have **flexible terms** and **different loan options** that can help meet your back to school needs, and you can use the money however you need.

*APR=Annual Percentage Rate. Rates are subject to change at any time.



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.

Buy your books & supplies / Get a new laptop & headphones

Pay expenses to study abroad / Furnish your dorm / Update your wardrobe

Pay for moving & travel costs / Use the money however you need

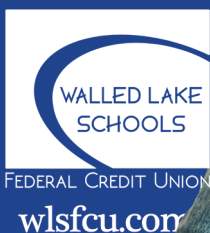
Legacy Scholarship



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 over 50 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 in November, and we will provide a link on our website once it is available.

Watch for more information as we approach mid-November.





INTERNATIONAL CREDIT UNION DAY

Stop in for cider & donuts on October 17

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 76th anniversary of International Credit Union Day is set for **Thursday, October 17, 2024**. This year, we will gather as a global movement to celebrate the worldwide impact of credit unions.

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

Holiday Closings

Thanksgiving – Thursday, November 28

Christmas Eve – Tuesday, December 24

Christmas – Wednesday, December 25

New Year's Eve – Tuesday, December 31

New Year's – Wednesday, January 1



Christmas Club Accounts

Please note that Christmas Club Account balances will be transferred into your savings account on October 11, 2024.

DID YOU KNOW?



We do Mortgages.

If you are looking to buy a new home or refinance an existing home, we have several **Mortgage options** to help meet your needs. Plus, if you're just looking to make improvements around your current home, we have loan options for that too. We have **Home Equity Loans** as well as **Home Improvement Loans**. To get started just give us a call at 248-624-5222 or visit us online at www.wlsfcu.com.



We offer Share Secured Loans.

Share Secured Loans require you to use money you have in savings as collateral to secure a lower interest rate on your loan. We offer **Share Secure Loans for 1.50% APR*** and **Certificate Secured Loans for 3.00% APR* above the Certificate rate**. It can be a great way to build credit, or to save money on a loan without depleting your savings. Call us at 248-624-5222 to find out more.

*APR = Annual Percentage Rate. Terms and conditions may apply.

FRAUD TIP

SCAM ALERT!

If someone who you have never met asks you to go buy gift cards over the phone, by email or through social media, it is a scam. Avoid all requests from strangers asking for gift cards for any reason. Sometimes scammers will pretend to be from a certain financial institution and ask you to buy gift cards. Be assured that no financial institution will ever request that you go buy gift cards to validate funds in your account, or for any other reason. If someone says they are with a financial institution and asks you for gift cards, it is a scam.

To learn more about identifying scams visit our website at wlsfcu.com.



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)

