









Fall 2026

the educator

International Credit Union Day is October 15

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 78th anniversary of International Credit Union Day is set for Thursday, October 15, 2026. 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 to see us and join in the festivities.

WALLED LAKE SCHOOLS
FEDERAL CREDIT UNION
wlsfcu.com

Making an impact!

WLSFCU donates $66,500 to PTSA as part of our commitment to partnering with our community

OFTEN TIMES when people approach us about membership they wonder if we can compete with bigger financial institutions. Not only do we compete with bigger financial institutions, but it is uncommon for us to find a larger institution that offers better loan rates. We don't price our products to shatter profit margins like a lot of other financial companies. We price our products to offer the best financial outcome for our members. This philosophy helps us maintain low loan rates and still generate profits we can return to the community.



WHEN WE GENERATE profits, we return them to members by lowering loan rates, as well as making donations to local community organizations. We give money back to the people that support us. Over the past two years, we have had the good fortune to be able to make some impactful donations. When we make donations, we want to make the biggest impact possible for the most people.

WE HAVE HAD THE PRIVILEGE of serving the Walled Lake School District in a lot of different ways. Last year we were able to donate $50,000 to the WLCSD PTSA. Each school PTSA received $2,500. The impact of this donation was significant, and we had PTSA members reaching out to thank us throughout the year. We could tell it really meant a lot to a lot of people.

THIS YEAR, WE HAD a larger amount to donate, and **we are proud to say that we were able to make a donation of $66,500 to the PTSA this year, or $3,500 for each school PTSA group.** This puts our two year donation amount to the PTSA at $116,500. Plus, we don't just issue these donations

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WLSFCU donates $66,500 to Walled Lake PTSA

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to check off a box on a marketing plan. We stick around and help out in other ways as well. We volunteer at events, we serve as trustees and board members, we collect supplies for donation drives, and sometimes we attend events to cheer on the participants.

When people ask if we can compete with the bigger banks and credit unions, we think we are better! When you and the people you know bank with us, we use the money we make to aggressively price our loans and make investments in our local community groups. We appreciate this community for allowing us to be your partner, and we look forward to building on the foundation we have in place today.

Christmas Club Accounts

Please note that Christmas Club Account balances will be transferred into your savings account on October 9, 2026.

Holiday Closings – Office Closed

Thanksgiving – Thursday, Nov. 26
Christmas Eve – Thursday, Dec. 24
Christmas – Friday, December 25
New Year's Eve – Thursday, Dec. 31
New Year's – Friday, January 1

Safeguard your finances by managing your debit card online

Did you know that you can easily apply different safety settings to your WLSFCU debit cards? Safeguard your finances by controlling how, when and where your debit card can be used. Here are some of the settings you can adjust to your preference:

- **Decide where your card is used down to the zip code**
- **Add travel plans so we can help keep your card secure**
- **Restrict or allow international transactions**
- **Enable or disable different spending categories**
- **Enable or disable online payments**
- **Enable or disable in-store payments**
- **Set alerts for transactions made to the card**
- **Set spending limits for the card**
- **Reset your PIN**



It's easy to manage these settings. If you log into your account through our app, look to the menu at the bottom of the screen for the Cards option. This is where you will see your card controls. If you log into your account directly through the website, you will want to look for the menu towards the top of the screen and **click the My Cards option to manage your card controls**. If you have questions, call us or text us at 248-624-5222

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.

Watch for Legacy Scholarship info in November

Did you know that we sponsor a Legacy Scholarship at each of the three Walled Lake High Schools, as well as one scholarship for a student outside of the district? 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 four scholarships sponsored by WLSFCU will be for $1,500 each. Applications and requirements are scheduled to go live on the WLCSD webpage in November, and we will provide a link on our website once it is available. Plus, all Legacy winners can receive an extra $100 to have their scholarship funded through direct deposit to a WLSFCU account. Watch for more information as we approach mid-November.



WALLED LAKE SCHOOLS
FEDERAL CREDIT UNION

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

NCUA
EQUAL HOUSING LENDER

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)