



Spring 2026

# the educator

## 76th Annual Membership Meeting

The 76th Annual Meeting will be held in person this year. Elections will be held during the meeting, and light refreshments will be provided. In honor of this being our 76th annual meeting, we will be holding a drawing for 76 door prizes of \$20 cash. We hope to see you there.

### Annual Meeting Date:

April 21, 2026

**Time:** Doors open at 6:30 pm – Meeting will be at 7:00 pm

**Location:** Walled Lake Central High School

Standing for re-election on the Board of Directors are **Timothy Wichert, Donald Waymire, Barbara Garbutt and Nancy vanLeuwen.** Standing for re-election to the Credit Committee are **Lee Bailey, Donald Waymire, Pamela Krueger, Janelle Goodman and Steve Fogle.**

# Simplify Your Loans!



**Spring is here and it's a great time to clean up your loans at other institutions!**

**As low as 6.99% APR\***

We're here to help consolidate those loans into one loan with a lower interest rate. Not only does that clean up the number of monthly payments you make, but our loan rates are some of the lowest in all of metro Detroit. We are confident we can help save money for our members!

### Not looking for a consolidation loan?

That's ok. You can use this loan for just about anything. You can pay for school supplies, laptops, car repairs, home improvements or just about anything else you can think of.

To help our members Simplify Your Loans, we are offering a promotional rate as low as **6.99% APR.\* You can borrow up to \$30,000 for up to 10 years.** This is a limited time offer that expires soon, so don't wait. **Apply at [wlsfcu.com](http://wlsfcu.com) or call us at 248-624-5222.**

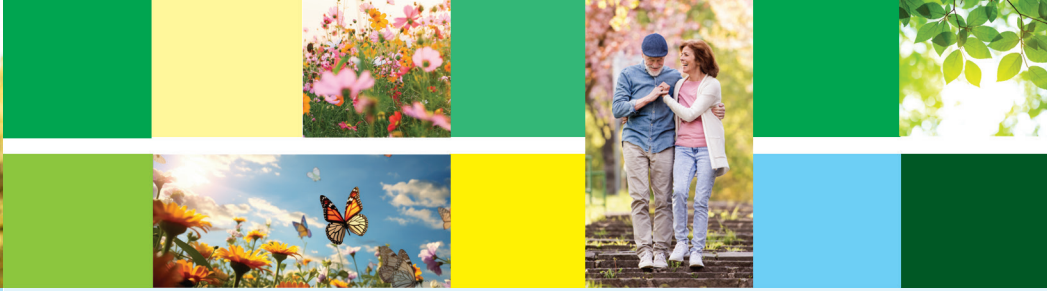
\*APR=Annual Percentage Rate. Rates are subject to change at any time Terms and conditions may apply. Other rates and terms are available.

26150-NEWS-0426



FEDERAL CREDIT UNION

[wlsfcu.com](http://wlsfcu.com)



## Fee schedule

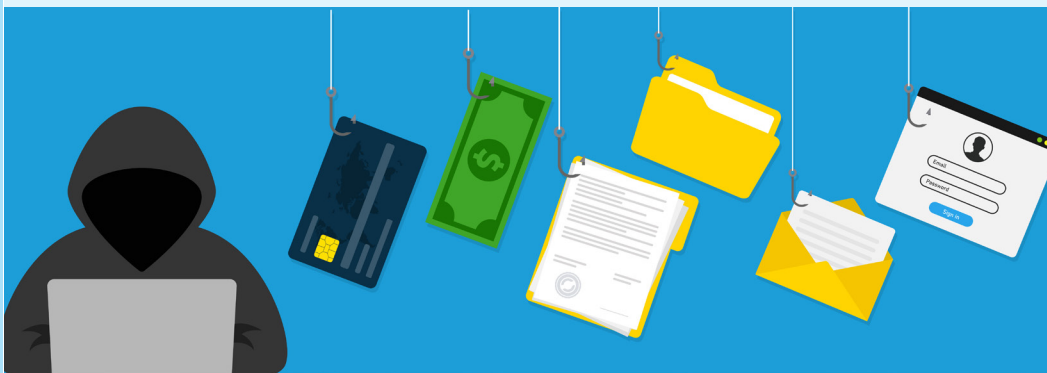
Effective 04/01/2026

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 – Office Closed

Memorial Day - Sat., May 23 & Mon., May 25  
Independence Day – Sat., July 4



# FRAUD AWARENESS

Being aware of fraud and phishing scams is largely about recognizing patterns. Scammers rely on fear, impersonation and urgency. By understanding fraud tactics, you can dramatically lower your risk of falling victim to a scam.

## Understand What Phishing Is

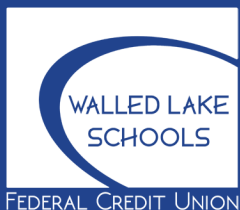
**Phishing** is when someone contacts you pretending to be from a trusted organization — like a financial institution, the IRS, or a company like Microsoft. Their goal is to trick you into giving up your personal information. They might ask for passwords, debit/credit card numbers, one-time security codes, social security numbers or online banking login details. If someone is asking for sensitive information unexpectedly, that's your first red flag. Credit Unions do not ask for passwords, one-time authentication codes or PIN numbers.

## Understand Their Tactics

Scammers want you to panic by creating urgency or threats, so you don't think clearly. **To cause panic, they might say something like “your account will be locked in 30 minutes,” “suspicious login activity detected – act now,” “package delivery failed” or “you owe money immediately.”** If someone ever calls or emails you pretending to be your financial institution and asks for a code that was just texted to you — that's almost always fraud. Requests for you to go buy gift cards are almost certainly fraud as well. It's best to completely ignore and delete these requests.

## Golden Rules

If you didn't start the contact, don't trust it. If someone contacts you with a suspicious request, try contacting the company on your own without clicking suspicious links. Log in directly to your online banking app to investigate suspicious comments about your accounts. If someone contacts you about card fraud, try calling the number on the back of your credit or debit card. Don't give up your personal information unless you initiate the contact. **If you ever have questions or concerns about fraud, contact us at 248-624-5222.**



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)

