



Fall 2023

# the educator



## Back to School Loan

School is back in session, and another year is about to kick off! 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.\*** You can borrow up to \$5,000 for up to 36 months. We also have other rates and terms available, and you can use the money however you need.



- 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



\*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.



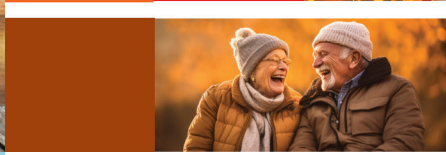
## Grow your savings! CD Special

We are offering a **CD Special** to help grow your savings! This offer allows you an interest rate of **4.10% APY\*** for 18 months. Plus, if you find a better offer somewhere else, give us a call. We will match any offer from other banks or credit unions. You can reach us at **248-624-5222** and you can see our current rates online at [www.wlsfcu.com](http://www.wlsfcu.com). Start growing your savings today with this special offer.

\*APY = Annual Percentage Yield. 4.10% APY offer is valid for 18 month CD term. \$1,000 minimum deposit is required. This offer will auto renew into a 24 month CD at the standard rate at the time of maturity. Penalty may apply for early withdrawal. Other rates and terms are available.







# INTERNATIONAL CREDIT UNION DAY

## Stop in for cider & donuts on October 19

**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 75th anniversary of International Credit Union Day is set for Thursday, October 19, 2023.**

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.**

## Christmas Club Accounts



Please note that Christmas Club Account balances will be transferred into your savings account on October 11, 2023.

### Holiday Closings – Office Closed

**Thanksgiving** – November 23

**Christmas** – Saturday, December 23 & Monday, December 25

**New Year's** – Saturday, December 30 & Monday, January 1

# Legacy Scholarship

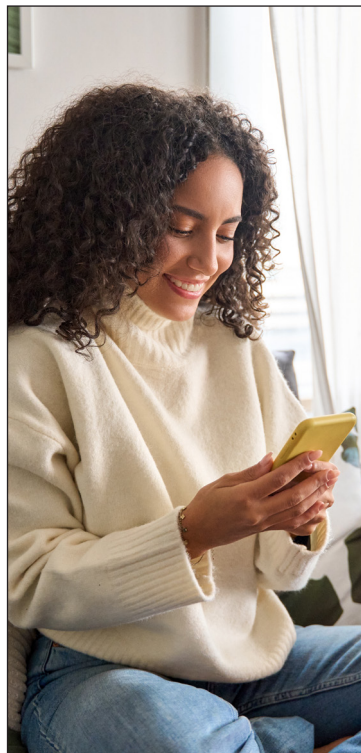
**Did you know that we sponsor a Legacy Scholarship at each of the three Walled Lake High Schools?**

The Legacy Scholarship program seeks students with different talents and study goals. In total, there are currently 54 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 13, 2023, and we will provide a link on our website at that time.



**Watch for more information as we approach mid-November.**



## Zelle is fast and easy!



We have partnered with **Zelle**® to bring you a fast and easy way to send and receive money with friends, family and people you know. With **Zelle**®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.

All you have to do is log in to your online banking account and enroll in Bill Pay if you haven't already done so. Once your account is verified, return to Bill Pay and select the **"Send Money With Zelle"** tab and follow the instructions on the screen. It's a fast and simple way to send money to family and friends.

If you have questions visit the **Zelle**® banner at [www.wlsfcu.com](http://www.wlsfcu.com) to find out more.



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

