



the educator

School Employees

FEDERAL CREDIT UNION

October 2008

Fantastic Fall Loans!

Apply in person or online at www.wlsefcu.com



NEW & USED VEHICLE LOANS

Put yourself in the driver's seat with a fantastic fall vehicle loan from WLSEFCU. We offer new vehicle loans with fixed rates and up to 72 months for repayment and used fixed-rate vehicle loans with up to 48 months for repayment.

For more information, please call WLSEFCU today.

NEW VEHICLE RATES AS LOW AS

5.25%

USED VEHICLE RATES AS LOW AS

5.75%

APR = Annual Percentage Rate

(248) 624-5222

HOME IMPROVEMENT LOANS

The leaves are falling and temperatures dipping... there's no time to delay in working on home improvement projects before winter arrives.

We can help! Our **Home Improvement Loan** is the perfect way to pay for putting on a new roof, remodeling your kitchen or bathroom, buying new appliances or for any other home improvement project you have in mind.

But don't wait until the snow starts flying. Apply today. For more information, please call **(248) 624-5222**.

10.50%^{APR}

FOR QUALIFIED BORROWERS:

Up to \$7,500
for individual homeowners

Up to \$15,000
for joint homeowners

APR = Annual Percentage Rate
Up to 120 months for repayment

SAMPLE PAYMENT

\$101.24/month

Based upon \$7,500 loan amount at 10.50% APR for 120 months.



- Put on a new roof
- Install a new furnace
- Buy new furniture
- Remodel your kitchen
- Get new windows
- Purchase a new computer
- Install new gutters/siding
- Finish your basement
- Build a garage
- ...plus much, much more!

it **my credit union** belongs to **me**[™]

International Credit Union Day is October 16

At Walled Lake School Employees Federal Credit Union, we take pride in our heritage and our connection to credit unions worldwide. On October 16, we'll commemorate International Credit Union Day along with credit unions and their members around the world. Please stop by and help us celebrate. We'll have cider and donuts available in the lobby.

HOME EQUITY LINE OF CREDIT

WLSEFCU Home Equity Line of Credit is great for paying educational expenses, taking a vacation and consolidating higher-interest debts into one low monthly payment.

Plus: The interest you pay on a home equity loan may be tax deductible. (Please consult your tax advisor for clarification.)

For more information about our home equity loans, please call WLSEFCU today at **(248) 624-5222**.

MORTGAGES

Tired of renting? It's a buyer's market for qualified first-time homebuyers. WLSEFCU offers 3-year and 5-year adjustable rate mortgages and 15-year fixed rate mortgages with great rates. For more information, please call us today at **(248) 624-5222**.



Fantastic Fall Loans!

Apply in person or online at www.wlsefcu.com



VISA CREDIT CARD

It's never too early to start making your list and checking it twice. The WLSEFCU VISA® credit card is the perfect way to pay for all of your holiday expenses this year.

- No annual fee!
- Low fixed rate!



Please call WLSEFCU today at (248) 624-5222 to apply.

APR = Annual Percentage Rate

VISA Gold
9.50% APR

VISA Classic
12.84% APR

Paying a higher credit card interest rate somewhere

else? Transfer your balance to a WLSEFCU VISA today with no balance transfer fees. Please call our Loan Department for more information.



SNOWMOBILE LOANS



Ready to hit the trails this winter? WLSEFCU offers great low rate **Snowmobile Loans**. This loan can also be used to purchase ATVs and JetSkis. For more information, please call us today at (248) 624-5222.

RATES AS LOW AS

6.75% APR

RV/MOTORCYCLE/BOAT LOANS



- Motor Homes
- Travel Trailers
- Boats
- 5th Wheels
- Motorcycles

Call : (248) 624-5222

RATES AS LOW AS

5.25% APR

Holiday Closings

Thanksgiving – Thursday, November 27
 Christmas Eve – Wednesday, December 24
 Christmas – Thursday, December 25
 New Year's Eve – Wednesday, December 31
 New Year's Day – Thursday, January 1

Christmas Club Accounts

WLSEFCU Christmas Club Account balances will be transferred into your savings account on October 13. **Start saving for next year.** If you don't already have one, now is the perfect time to open a Christmas Club Account for the 2009 holiday season.

Toys for Tots Fundraiser

Please stop by our lobby starting in late-November to purchase an "ornament" for our Christmas tree. Proceeds will be donated to Toys for Tots.

Cookies with Santa

Children of all ages are welcome to enjoy "Cookies with Santa" from 3 p.m. -6 p.m. on Friday, December 12 at the WLSEFCU office.



Privacy Policy

WLSEFCU is required by law to give you this privacy notice to explain how we collect, use and safeguard your financial information.

WLSEFCU collects nonpublic personal information about you from the following sources:

- Information we received from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from consumer reporting agency (assuming applicable)

WLSEFCU does not disclose any nonpublic personal information about you to anyone, except as permitted by law.

WLSEFCU may disclose all of the information we collect as described above to other financial institutions with whom we have joint marketing agreements.

WLSEFCU restricts access to your personal account information to those employees who need to know that information to provide products or services to you.

WLSEFCU maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

– OCTOBER, 2008

WLSEFCU LOAN RATES

EFFECTIVE SEPTEMBER 30, 2008

2008 - 2009 NEW AUTOS:	APR*
Up to 72 months.....	5.25%
USED AUTOS:	
2007 48 months.....	5.75%
2006 42 months.....	5.75%
2005 - 2004 36 months.....	6.75%
2003 & older 24 months.....	7.25%
RECREATIONAL VEHICLES:	
Motor Homes, Travel Trailers, 5th Wheels, Motorcycles, and Boats	
2008 - 2009 up to 72 months same as new auto rates	
2008 - 2009 84 months.....	5.75%
2008 - 2009 85 - 144 months.....	6.00%
2007 - 2006 48 - 144 months.....	6.00%
2005 - 2004 48 - 144 months.....	6.75%
2003 & older 48 - 144 months.....	7.25%
> under \$15,000 up to 60 months	
> under \$25,000 up to 72 months	
> under \$50,000 up to 120 months	
> over \$50,000 up to 144 months	
Jet Skis, ATVs, and Snowmobiles	
(10% down payment) - New.....	6.75%
- Used.....	7.25%
> \$0 - \$2,500.....	24 months
> \$2,501 - 5,000.....	36 months
> \$5,001 - over.....	48 months
HOME IMPROVEMENT:	
Financed up to 120 months.....	10.50%
SERVICE OR LEAVE TIME	10.50%
STUDENT LOAN (Non-Governmental)	10.50%
SHARE LOANS	6.50%
CERTIFICATE LOANS	3.0% over C.D. rate
MEDICAL LOANS	10.50%
LINE OF CREDIT LOAN (open end)	16.00%
PERSONAL LOAN (closed end)	15.50%
HOME EQUITY LOANS	1.0% APR over prime
VISA CREDIT CARD:	
Classic (\$5,000 max limit).....	12.84%
Gold (\$10,000 max limit).....	9.50%

APR = Annual Percentage Rate



3095 S. Commerce Rd., Walled Lake, MI 48390 • Phone: (248)624-5222
 Fax: (248)624-0614 • Tellerphone: (248)624-5541 • Website: www.wlsefcu.com

CREDIT UNION HOURS

Monday-Thursday 10:00 a.m.-5:00 p.m. • Friday 10 a.m.-6:00 p.m.
 Saturday 9:00 a.m.-12:00 p.m. • Drive-up Windows: Open at 9:00 a.m.