

CELEBRATING 60 YEARS
1950 - 2010

Got School Expenses?

Whether it's paying educational expenses now that the kids are back in school or getting an early start on your holiday gift shopping, the WLSEFCU VISA credit card is for you!

VISA Gold **VISA Classic**
9.50% APR **12.84% APR**

- No annual fee!
- Low fixed rate!

APR = Annual Percentage Rate




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.

HOME IMPROVEMENT LOANS

Give yourself the edge!



Let's face it. It's a buyers' market out there right now. Competition among sellers is intense. If you're thinking about selling your home, why not improve your home's value as much as possible? WLSEFCU's **Home Improvement Loan** is the perfect way to pay for fix-ups that will help give you the edge you need.

10.50% APR

APR = Annual Percentage Rate
Up to 120 months for repayment

FOR QUALIFIED BORROWERS:
Up to **\$7,500** for individual homeowners
Up to **\$15,000** for joint homeowners

NEW & USED VEHICLE LOANS



RATES JUST REDUCED!

NEW VEHICLE RATES AS LOW AS

4.50% APR

With the new models in the showrooms, it's a great time to purchase that new car you've had your eye on. WLSEFCU's **new vehicle loan** features fixed rates and up to 72 months for repayment.

- We also offer fixed-rate **used vehicle loans** starting at **5.00% APR** with up to 48 months for repayment.

APPLY TODAY FOR YOUR WLSEFCU LOAN

For information about any WLSEFCU loan, please call us at (248) 624-5222

...or apply anytime at
www.wlsefcu.com

MARK YOUR CALENDAR!

Help us celebrate International Credit Union Day on Thursday, October 21

At Walled Lake School Employees Federal Credit Union, we take pride in our heritage and our connection to credit unions worldwide.



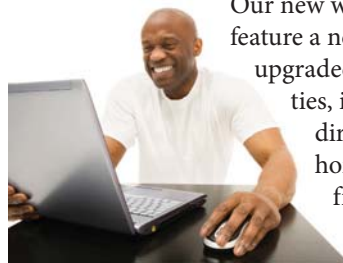
On Thursday, October 21, we'll commemorate International Credit Union Day along with credit unions and their members around the world. Please stop by and help us celebrate. We'll have cider and donuts available in the lobby.



NOTES & NEWS

- Coming Soon: WLSEFCU will have **VISA Gift Cards** available for sale to our members. Gift cards make great gifts for any occasion.
- Because of a printer's error, the fee schedule published in our July, 2010 newsletter incorrectly listed the "copy of statement" fee. It should have read: **Copy of statement: \$2.** We apologize for the error.

COMING SOON TO www.wlsefcu.com



Our new website will feature a new look and upgraded capabilities, including direct log-in to home banking from our home page.



HOUSE HUNTING THIS FALL?

3-year adjustable rate mortgages (ARMs) available at WLSEFCU!

Please call our Loan Department for more information.

Holiday Happenings at WLSEFCU...

Christmas Club Accounts

WLSEFCU Christmas Club Account balances will be transferred into your savings account on Monday, October 11. **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 2011 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 10 at the WLSEFCU office.

We'll be closed...

- Thanksgiving - Thursday, November 25
- Christmas Eve - Friday, December 24
- Christmas - Saturday, December 25
- New Year's Eve - Friday, December 31
- New Year's Day - Saturday, January 1



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 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, 2010

WLSEFCU LOAN RATES

EFFECTIVE OCTOBER 1, 2010

| 2010 - 2011 NEW AUTOS: | APR* |
|------------------------------------------------------------------|---------------------|
| Up to 48 months..... | 4.50% |
| Up to 72 months..... | 4.75% |
| USED AUTOS: | |
| 2009 48 months..... | 5.00% |
| 2008 42 months..... | 5.00% |
| 2007 - 2006 36 months..... | 6.00% |
| 2005 & older 24 months..... | 6.50% |
| RECREATIONAL VEHICLES: | |
| Motor Homes, Travel Trailers, 5th Wheels, Motorcycles, and Boats | |
| 2010 - 2011 84 months..... | 5.75% |
| 2010 - 2011 85 - 144 months..... | 6.00% |
| 2009 - 2008 48 - 144 months..... | 6.00% |
| 2007 - 2006 48 - 144 months..... | 6.75% |
| 2005 & 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: 1-866-728-9676 • 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.