



the educator

School Employees

FEDERAL CREDIT UNION

October 2011

Fall time is Home Improvement Time!



We have Home Improvement Loans!

9.99% APR

Up to 120 months for repayment
FOR QUALIFIED BORROWERS

REDUCED INTEREST RATE

Up to **\$15,000** for individual borrowers
Up to **\$30,000** for joint borrowers



Apply in person or 24/7 at www.wlsefcu.com

FALLING LEAVES FALLING RATES

NEW VEHICLE LOANS

■ Refinances from other financial institutions welcome. Why pay more somewhere else?

RATES AS LOW AS

3.50% APR



USED VEHICLE LOANS

AS LOW AS **4.00% APR**

RV LOANS

AS LOW AS **4.25% APR**

You're home at WLSEFCU!

We've made big changes at your credit union in the past few months – all to make you feel right at home at WLSEFCU!

■ Our **Mortgage Loans** give you two great options: our 15-year fixed mortgage and our 3-year adjustable-rate mortgage (ARM). Both are designed to meet your borrowing needs when purchasing or refinancing.

■ Our **Home Improvement Loan** has a new, reduced interest rate (**9.99% APR**) and the amount joint borrowers may take advantage of has been increased to \$30,000. It's perfect for home improvement projects this Fall.

■ Our **Personal Loans** feature a recently-lowered interest rate (**12.50% APR**) and you may now borrow up to \$10,000 per signature.

■ Our **Enhanced Website** lets you find the information you need quickly and easily. Check it out at www.wlsefcu.com.

■ Our **New & Used vehicle loans & RV loans** feature recently-lowered interest rates. Why pay more somewhere else?

■ Our **New FREE Online Bill Pay** lets you securely pay any bill, any time.

We hope you'll take advantage of all the new benefits we have to offer this fall.

FROM THE MANAGER

KEN JACKSON



APR = Annual Percentage Rate *Interest continues to accrue

FREE Online Bill Pay Now Available

ONE PASSWORD. ONE WEBSITE. ONE WAY TO PAY BILLS.

With Online Bill Pay from WLSEFCU, you can pay all of your bills from one, secure website – www.wlsefcu.com.

- Pay any bill, any time.
- Schedule one-time and recurring payments, days, weeks or months in advance.
- Control when and how much you pay.
- Be assured that your payments will arrive in time. We guarantee it!*

Receive bill reminders, track recent payments and view bill history. Your personal information is protected and secure.

You must login to Net Branch & have a valid email address to gain access to Online Bill Pay.



IT'S FREE!

*As long as you schedule the transaction in accordance with Bill Pay's guidelines.

Enroll in FREE Online Bill Pay Today at www.wlsefcu.com or call us at (248) 624-5222.

It's perfect for all of your holiday purchases!



Apply today for your **WLSEFCU VISA® Credit Card.**

VISA Gold
9.50% APR

VISA Classic
12.84% APR

NO BALANCE TRANSFER FEES!

Holiday Happenings at WLSEFCU...

Christmas Club Accounts

WLSEFCU Christmas Club Account balances will be transferred into your savings account on Tuesday, 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 2012 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 9 at the WLSEFCU office.

We'll be closed...

- Thanksgiving – Thursday, November 24
- Christmas Eve – Saturday, December 24
- Christmas – Monday, December 26
- New Year's Eve – Saturday, December 31
- New Year's Day – Monday, January 2



APR = Annual Percentage Rate

ADDENDA TO TERMS & CONDITIONS OF YOUR ACCOUNT(S)

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NCUA Insurance - Funds in your account(s) with us are insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us and the ownership of those accounts. (For example, if you have one individual account with us, it will be insured to \$250,000.) If you want additional information, you may ask us or contact the local office of the NCUA

FUNDS AVAILABILITY

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Delayed Availability -The funds availability for other check deposits will be based on whether a check is local or non-local. Our policy is to make funds available from the deposit of a local check as follows: the first \$200 will be available on the first business day after the day of deposit. The remaining funds will be available on the third business day after deposit. Our policy is to make the funds available from the deposit of a non-local check as follows: The first \$200 will be available on the first business day after the day of deposit. The remaining funds will be available on the fifth business day after the day of deposit. When a member deposits both local and non-local checks on the same day, no more than \$200 will be available on the first business day after the day of deposit.

Longer Delays May Apply - In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available to you until the seventh business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day after the day of your deposit.

WLSEFCU LOAN RATES

EFFECTIVE OCTOBER 1, 2011

	APR*
2011 - 2012 NEW AUTOS:	
Up to 60 months.....	3.50%
Up to 72 months.....	3.75%
USED AUTOS:	
2008 - 2010 48 months.....	4.00%
2008 - 2010 60 months.....	4.25%
2005 - 2007 48 months.....	4.50%
2004 & older 36 months.....	5.00%
RECREATIONAL VEHICLES:	
Motor Homes, Travel Trailers, 5th Wheels, Motorcycles, and Boats	
2011 - 2012 Up to 72 months.....	4.25%
2011 - 2012 84 months.....	4.75%
2011 - 2012 85 - 144 months.....	5.00%
2010 - 2009 48 - 144 months.....	5.00%
2008 - 2007 48 - 144 months.....	5.75%
2006 & older 48 - 144 months.....	6.25%
> 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.....	5.75%
- Used.....	6.25%
> \$0 - \$2,500.....	24 months
> \$2,501 - 5,000.....	36 months
> \$5,001 - over.....	48 months
HOME IMPROVEMENT:	
Financed up to 120 months.....	9.99%
SERVICE OR LEAVE TIME.....	
STUDENT LOAN (Non-Governmental).....	10.50%
SHARE LOANS.....	6.50%
CERTIFICATE LOANS.....	3.0% APR over C.D. rate
MEDICAL LOANS.....	10.50%
LINE OF CREDIT LOAN (open end).....	16.00%
PERSONAL LOAN (closed end).....	12.50%
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.

Wright Communications, Inc. - 8.300 - 7/11