



the educator

School Employees

FEDERAL CREDIT UNION

July 2011

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.

SUPER SUMMER LOANS

BOAT/RV/MOTORCYCLE LOANS

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

Call : (248) 624-5222

RATES AS LOW AS

5.25% APR



Congratulations, Class of 2011!

You did it! You reached an important milestone by graduating from high school and now your whole life is ahead of you.

We provide a variety of products and services designed to help give you a head start on your financial future.*

- **Share Draft (Checking) Accounts.** No monthly service charges or minimum balance. Easy access with your WLSEFCU ATM/Debit card.
- **VISA® Credit Card.** No gimmicks or teaser rates. Just a low fixed rate with no annual fee.
- **Direct Deposit.** A great way for parents to "send" money if you're away at college. Funds can be accessed with your WLSEFCU ATM/Debit Card.
- **Convenient Access.** 24/7 access at www.wlsefcu.com. Evening and weekend hours at Family Service Centers.

Please call (248) 624-5222 for details.

**Members under age 18 or those with little or no credit history may require a co-signer.*



New Vehicle Loans

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

RATES AS LOW AS

3.50% APR

PLUS: No Payments for the First 2 Months*... and a \$50 Gift Card for Gas!

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

APR = Annual Percentage Rate *Interest continues to accrue

Traveling outside the country this summer?

Please let us know before you leave to help avoid fraudulent usage of your WLSEFCU Debit and/or VISA credit card(s).



Apply today for your WLSEFCU VISA® Credit Card.

VISA Gold
9.50% APR

VISA Classic
12.84% APR

NO BALANCE TRANSFER FEES!

The perfect gift for grads – Gift Cards available at WLSEFCU

Annual Election Results

Congratulations to **David Sudbury, Steven Fogle**, and **Neil Howald** for being re-elected to WLSEFCU's Board of Directors, and to **Debbie Starinsky, William Kase** and **Kristie Hannan** for being re-elected to the Credit Committee.



Have your eye on some home improvements?

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**

We have a Personal Loan for you!

Going on vacation? Buying a new computer? We have lowered our interest rates and increased the loan limits on **Personal Loans**. You can now borrow up to **\$10,000 per signature** at the lowered rate of **12.50% APR**.

Holiday Closings

July 4 Weekend – Saturday, July 2 & Monday, July 4

Labor Day Weekend – Saturday, September 3 & Monday, September 5

APR = Annual Percentage Rate

Fee Schedule

CURRENT AS OF JULY 1, 2011

System Share Transfer.....	\$4.00
ATM Usage (after 8 withdrawals).....	\$2.00
Copy of Statement.....	\$3.00
Funds Wired – Domestic.....	\$10.00
Funds Wired – Foreign.....	\$25.00
NSF Check Fee.....	\$20.00
Stop Payment.....	\$20.00
Copy of Check.....	\$3.00
Money Orders.....	\$1.50
Gift Cards (min. \$25-max. \$1,000).....	\$3.00
VISA® Late Fee.....	\$10.00
Uncollected Check (3rd Party).....	\$15.00
VISA® Card Replacement.....	\$5.00
ATM Card Replacement.....	\$5.00
Debit Card Replacement.....	\$5.00
Travelers Checks – One Signature.....	\$0.50 / \$100
Travelers Checks – Two Signatures.....	\$1.00 / \$100
Safe Deposit Boxes (Annual Fee)	
3"x5".....	\$25.00
5"x5".....	\$40.00
3"x10".....	\$45.00
5"x10".....	\$60.00
10"x10".....	\$110.00
One Lost Key – Replacement.....	\$5.00
Two Lost Keys	
– Drill Box.....	\$110.00
– New Lock.....	\$30.00-\$60.00

WLSEFCU LOAN RATES

EFFECTIVE APRIL 1, 2011

2011 - 2012 NEW AUTOS:	APR*
Up to 36 months.....	3.50%
Up to 48 months.....	4.50%
Up to 72 months.....	4.75%
USED AUTOS:	
2010 48 months.....	5.00%
2009 42 months.....	5.00%
2006 – 2007 36 months.....	6.00%
2006 & older 24 months.....	6.50%
RECREATIONAL VEHICLES:	
Motor Homes, Travel Trailers, 5th Wheels, Motorcycles, and Boats	
2011 – 2012 84 months.....	5.75%
2011 – 2012 85 – 144 months.....	6.00%
2010 – 2009 48 – 144 months.....	6.00%
2008 – 2007 48 – 144 months.....	6.75%
2006 & 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.....	9.99%
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).....	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