

Fourth Quarter
October 2005

Walled Lake School Employees FEDERAL CREDIT UNION

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.

6TH ANNUAL KIDS CLUB PARTY

Please join us from 12:30 p.m.-3:00 p.m., Saturday, October 8, 2005 and celebrate the kids of the Credit Union. Enjoy games, rides, prizes, and plenty of food. Ask a Member Service Representative for more details and come join the fun!

HO, HO, HOLIDAY CASH!

Get your shopping list ready! Christmas Club Savings Account balances will be transferred into your Checking Account on October 17, 2005 so you can get a head start on your holiday shopping!

If you don't already have a Christmas Club Account, now is the perfect time to open one for 2006 and avoid loans and high interest rate credit cards during your holiday shopping. You won't believe how quickly your money adds up just in time for holiday spending!

Call WLSEFCU for more details.



NEW CERTIFICATE OF DEPOSIT PROGRAM

CHECK OUT OUR NEW C.D. PROGRAM

6 months	36 months
12 months	48 months
24 months	60 months

Minimum deposits of \$1,000.00.
Call Credit Union for current rates.

ONLY A BRANCH AWAY

New in 2006, WLSEFCU will be proud to be a member of Service Centers Corporation. Service Centers branches give you the opportunity to take care of your Credit Union business at any of their Family Service Centers locations and/or ATMs throughout Michigan.

WLSEFCU members will have access to their accounts whenever and wherever they need it.

The Family Service Centers' hours of operation are:

Weekdays: 9:00 a.m. to 7:00 p.m.

Saturdays: 9:00 a.m. to 2:00 p.m.

Ask a Member Service Representative for additional information. For a complete list of branches please use the link from our Web site: www.wlsefcu.com.

DRIVE AWAY WITH SPECIAL SAVINGS ON AUTO LOANS!

If you've found the new vehicle of your dreams, WLSEFCU can help make that dream a reality!

Our low **4.75% APR*** loan is available for any new vehicle. Financing is available for up to 72 months... and requires **NO** down payment! So get ready to drive away with a great deal!

*Annual Percentage Rate

HOLIDAY CLOSINGS

Thurs., Nov. 24, 2005
Thanksgiving

Sat., Dec. 24, 2005
Christmas Eve

Mon., Dec. 26, 2005
Christmas Holiday

Sat., Dec. 31, 2005
New Year's Eve

Mon., Jan. 2, 2006
New Year's Holiday

WITH A HOME EQUITY LOAN, YOUR HOME WORKS FOR YOU!

You spend so much time working to pay for your house, and even more time working in and around your house. Now it's time to put your house to work for you!

And there's no better way to do that than with a Home Equity Loan from WLSEFCU. Borrow at least \$10,000 for one-year and pay no closing costs! Visit the Credit Union to apply.

MAKE THE HOLIDAYS EASIER

Are you already looking for that perfect gift this year or are you waiting until the last minute to do your shopping? A VISA from WLSEFCU can make your holiday shopping easier. VISA is accepted worldwide and is a smart way to shop. Safer than carrying cash, the WLSEFCU VISA can easily be replaced if lost or stolen. Plus, shopping with VISA gives you an easy way to track your purchases by providing a detailed billing statement that acts as a record of your shopping.

VISA Classic

- No Annual Fee
- 25-Day Grace Period
- 12.84% APR
- Worldwide ATM Cash Advances
- Worldwide Acceptance

VISA Gold

- No Annual Fee
- 25-Day Grace Period
- 9.50% APR
- Limits Start at \$5,000
- Worldwide ATM Cash Advances
- Worldwide Acceptance

VISA is a great way to finance holiday purchases. For more information or to receive an application contact a Member Service Representative today!

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.



HASSLE-FREE FINANCING FROM YOUR CREDIT UNION

WLSEFCU wants to help you with all of your home loan needs. Whether buying your first house or refinancing an existing mortgage, WLSEFCU has the experience you need from the people you trust.

With our easy application, low fees, fast approvals and low loan rates, we'll have you in the house of your dreams or counting your extra cash in no time.

Our Loan Specialists are available to meet with you at your convenience to counsel and help you understand your financing options. Call WLSEFCU today to set up your appointment.

MEMBERS HAVE ACCESS TO FREE FINANCIAL PLANNING SERVICES

WLSEFCU, in partnership with Accel, is offering our members a comprehensive financial counseling and education program.

The Accel Financial Counseling Program offers you and your family the opportunity to receive FREE and confidential assistance with:

- Personal and family budgeting
- Understanding your credit report
- Achieving financial goals
- Personal money management
- Debt repayment programs

For more information or to schedule an appointment please call (877) 33-ACCEL ((877) 332-2235).



FINANCIAL INFORMATION AT YOUR FINGER TIPS

WLSEFCU allows you access to your financial information with our Audio Response Service and Home Banking Program. Just call (248) 624-5541 or visit us on the Web at www.wlsefcu.com and:

- Check your Credit Union account balances
- Make loan payments
- Transfer Funds to another account
- Review which checks have cleared and
- Much more!

These are great ways to access your accounts, even when our office is closed. Contact a Member Service Representative today for more details.

MASTERCARD DEBIT IS YOUR "CONVENIENCE CARD"

A WLSEFCU MasterCard Debit is a surcharge-free ATM card, giving you access to your Credit Union accounts 24-hours a day, 7-days a week.

Accepted for purchases everywhere you see the MasterCard logo, funds are withdrawn directly from your Credit Union Checking Account.

Start enjoying all of the convenience a MasterCard Debit from WLSEFCU has to offer.

It may be the most versatile card you carry.

Give us a call or stop in to apply today!