



the educator

School Employees

FEDERAL CREDIT UNION

October 2007

Rev it up this fall!

WE HAVE A NEW VEHICLE LOAN JUST FOR YOU!



The new model year vehicles are in the show-rooms... and WLSEFCU wants to help put you in the driver's seat. We offer new vehicle loans with fixed rates and up to 72 months for repayment. For more information, please call WLSEFCU.

RATES AS LOW AS

5.25% APR

APR = Annual Percentage Rate

(248) 624-5222

Join our Centsational Kids Savings Club Today!

It's as easy as 1-2-3 to sign up your children (ages 12 and younger) for our **Centsational Kids Savings Club!**

1. Bring in your child's Social Security Number
2. Open a new account with \$5 or more
3. Upon first deposit, your child will receive a membership card, savings passbook and a membership surprise kit.

Our 8th Annual Kids Club Party is October 6

Please join us from 12:30 p.m.-3 p.m. on Saturday, October 6 for our 8th Annual Kids Club Party at WLSEFCU. We'll have games, rides, prizes and plenty of food available.

For more information about our youth programs, please visit www.wlsefcu and click on the links on the right hand side of our home page.



International Credit Union Day is October 18

At Walled Lake School Employees Federal Credit Union, we take pride in our heritage and our connection to credit unions worldwide. On October 18, 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.

Facing difficult financial times?

Accel Members Financial Management can help guide you through financial hardships

Unfortunately, you can't read the newspaper or watch the news these days without hearing about problems in the housing market and rising foreclosures.

If you are having difficulties paying your mortgage and other bills, **Accel Members Financial Management** can help guide you through these troubled times.

This CONFIDENTIAL service is available to all WLSEFCU members free of charge. Please don't wait until it's too late to call: Accel's certified financial counselors can help you chart a course to a stable financial future.

To talk to a certified Accel financial counselor, please call toll-free 1-877-332-2235.



'tis the season to go shopping (almost)

THE WLSEFCU VISA CREDIT CARD IS PERFECT FOR HOLIDAY EXPENSES!

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 us today at (248) 624-5222 to apply.

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.

Holiday Closings

Thanksgiving – Thursday, November 22
 Christmas Eve – Monday, December 24
 Christmas – Tuesday, December 25
 New Year's Eve – Monday, December 31
 New Year's Day – Tuesday, January 1

Christmas Club Accounts

WLSEFCU Christmas Club Account balances will be transferred into your savings account on October 15. **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 2008 holiday season.

Toys for Tots Fundraiser

Please stop by our lobby starting in mid-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 14 at the WLSEFCU office.



CERTIFICATES OF DEPOSIT (CDs) Guaranteed return on your investments

Forget the roller-coaster ride of the stock market. WLSEFCU certificates of deposit (CDs) are federally-insured and offer *guaranteed* returns on your investments. Please come in or call us for more information.

Term	Min. Deposit	APR	APY
6 Months	\$1,000.00	4.65%	4.75%
12 Months	\$1,000.00	4.89%	5.00%
24 Months	\$1,000.00	5.03%	5.15%
36 Months	\$1,000.00	5.03%	5.15%
48 Months	\$1,000.00	5.03%	5.15%
60 Months	\$1,000.00	5.37%	5.50%

APR = Annual Percentage Rate APY = Annual Percentage Yield



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, 2007

WLSEFCU LOAN RATES

EFFECTIVE JULY 1, 2006

2007 - 2008 NEW AUTOS:	APR*
Up to 72 months.....	5.25%
USED AUTOS:	
2006 48 months.....	5.75%
2005 42 months.....	5.75%
2004 - 2003 36 months.....	6.75%
2002 & older 24 months.....	7.25%
RECREATIONAL VEHICLES:	
Motor Homes, Travel Trailers, 5th Wheels, Motorcycles, and Boats	
2007 - 2008 up to 72 months same as new auto rates	
2007 - 2008 84 months.....	5.75%
2007 - 2008 85 - 144 months.....	6.00%
2006 - 2005 48 - 144 months.....	6.00%
2004 - 2003 48 - 144 months.....	6.75%
2002 & 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 Ski's, ATV's, 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.