



Summer 2019

the educator

MESSAGE FROM THE CEO
CATHERINE HAWES

Major building renovation to begin in July

LOOKING OVER OUR 69-year history, there has never been a more exciting time to be a member. Walled Lake School Employees Federal Credit Union is excited to announce that we will soon be undergoing a major building renovation.

THIS RENOVATION represents the optimistic, member-focused vision we have for the future and allow us to grow. Our new look and feel was designed to meet and exceed the member service expectations now and in the future. Walled Lake School Employees Federal Credit Union's focus is on building long-lasting, rewarding relationships with our members and community.

OUR TOP PRIORITY was to create a state-of-the-art facility that provides a consistent and welcoming experience for our members. We will have technological improvements that will help us focus on the needs of our members and find innovative solutions to their everyday financial problems. We will also accommodate the potential

for staff expansion in the future without adding additional square footage to our current building structure.

AS WE LOOK FORWARD to the future, we have enjoyed taking a look back at the many people and places that made us who we are today. We are grateful for the commitment and hard work of our Board of Directors, staff, and the loyalty of our members that have been our backbone . . . and helped carry us to our new destination.

WE WANT TO REASSURE YOU that the credit union will remain open and continue to serve our members during the renovation. This project will begin July 2019 with the work being completed in three phases over a period of six months. After approximately a year of planning, we are excited to see the project finally get underway.

- **Renovation begins in July, 2019**
- **6-Month project will be completed in 3 phases**
- **Credit union office will remain open during renovation**
- **New office will help us best serve our membership and meet future demands**

Going digital

WLSEFCU is going digital. The credit union will soon be switching to electronic documents, starting with electronic receipts.

Please make sure your records are up-to-date

Please make sure the membership information (address, phone numbers, email addresses, etc.) we have on file for you is up-to-date. Please contact us if you need to make changes.



www.wlsefcu.com



New WLSEFCU Statement Design Coming Soon

Your WLSEFCU statement is getting a new look! Keep an eye out for the enhanced, member-friendly design beginning with your next (7-31-19) statement.

Look for Mastercard Debit Card Texts

Please be aware you might be receiving text messages soon regarding potential Mastercard Debit Card fraud. To ensure that we can send you these important security-related texts, please make sure we have your current phone number on file at the credit union.

Annual Election Results

Congratulations to Judy Evola, Neal Howald and Stephen Fogle for being re-elected to WLSEFCU's Board of Directors, and to Bill Kase and Kristie Syron for being re-elected to the Credit Committee.

Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Saturday, Aug. 31 & Monday, Sept. 2

Don't Limit Your Goals

Unlock endless possibilities by putting your equity to work for you



Home Equity Line
5.25% APR

6-month
introductory rate*

No closing costs*



Hurry! Offer ends
~~July 31, 2019~~

*Extended to
August 31, 2019*



A place to save A place to borrow

*Borrow at least \$20,000.00 or more for at least 24 months and we will waive your closing costs. The member will pay all fees incurred in processing this loan if the loan is paid off prior to twenty four (24) months. In most cases fees will include appraisal fee, survey, title insurance, flood hazard determination, recording fees with county and document preparation fees. Variable rate information: The line of credit has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) can change as a result. The index is the international rate (U.S.) plus 1% as published in the Wall Street Journal as of the last day of each month. You can obtain advances of credit for 15 years. During this time payments will be due monthly. Your minimum monthly payment will be determined each time you take a draw on the loan. The payment will be \$1.00 per \$100.00 OR 1% per \$10,000.



MAKING A DIFFERENCE

Congratulations, Legacy Scholarship Recipients!

WLSEFCU is proud to announce the recipients of our 2019 Legacy Scholarships:

- **Andrew O'Boyle** – Walled Lake Central High School
- **John Koffel** – Walled Lake Northern High School
- **Samantha Abele & Ryan Hamlin** – Walled Lake Western High School

Congratulations to all of our 2019 grads!



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CREDIT UNION HOURS

Monday-Thursday 10 a.m.-5 p.m. • Friday 10 a.m.-6 p.m.
Saturday 9 a.m.-12 p.m. • Drive-up Windows: Open at 9 a.m.

