



Winter 2019

the educator

Skip @ Pay is here!

Bills coming in from the holidays and you could use some extra cash now?

WLSEFCU invites you to **Skip-A-Payment** on your New/Used Auto, Motorcycle, RV, Boat, Personal or Share Secured loan(s) for the month of February. (Only one payment skipped per loan.) The processing fee is only \$20 for each loan payment you choose to skip. Once you receive your Skip-A-Pay form, send it back to us, and (if eligible) you'll skip your February 2019 payment, it's that easy!

Watch your mailbox for details.

Hurry this offer ends February 28



Pam
Loan Officer

"Let me help you. Ask me how you can skip a loan payment."



Headed south for the winter?

Attention: Snowbirds – Please call us at (248) 624-5222 to make sure we have your correct winter address and phone numbers. This is especially important if you will be using your WLSEFCU Visa credit card or Mastercard debit card. If we need to contact you about them, we need to have your current contact information on file. Remember: you can stay connected to your WLSEFCU accounts anywhere through mobile banking. Ask us how.



SKIP YOUR VISA PAYMENT: You may skip your March WLSEFCU VISA Credit Card payment. See the insert you receive with your February VISA statement for details.



Peace of mind!

Great news for the New Year! All members who qualify will receive a \$500 Line of Credit* when they open a new WLSEFCU checking account with Mastercard debit card. This terrific line of credit, which features a low interest rate of 10.99% APR (reduced recently from 16% APR), gives you peace of mind by providing overdraft protection.

For more information,
Please call (248) 624-5222

*\$500 for first six months. Can be increased to up to \$3,500 after first six months. Must be 18 years of age.



www.wlsefcu.com



IRA contribution deadline is April 15

The deadline to make 2018 contributions to your individual retirement account (IRA) is April 15, 2019. The maximum contribution amount if you're under 50 is \$6,000. If you're over 50, the maximum contribution amount is \$7,000.

For information about rolling your IRA over to WLSEFCU or to update your IRA beneficiary designation, please contact the Credit Union today.

Getting a tax refund?

You'll need to provide WLSEFCU's routing and transit number, **272485657**, and your WLSEFCU account number (please call us to get your account number in the proper format you'll need) on Form 1040 in the section labeled "Refund" if you plan to have your income tax refund "direct deposited" into your WLSEFCU account.

Important tax information about your WLSEFCU IRA

The balance of your individual retirement account (IRA) as of December 31, 2018 as reported on your statement is the "Fair Market Value" of your IRA.

Thank you for your generosity!

A special "thank you" to all of our members for your generosity in donating to our annual holiday fundraiser. Donations were given to Hospitality House, a local charity.

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered*

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

- Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

More From Love My Credit Union Rewards – DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The Benefits of credit union membership will have you seeing dollar signs. Right now, credit union members can get cash rewards for each new line you activate with Sprint®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

*Visit <http://turbotax.intuit.com/lp/yo/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

NEW YEAR NEW CAR

2018-2019 NEW AUTOS:
As low as **2.99%** APR



Check out all of the new models at the 2019 North American International Auto Show January 19-27, 2019 at Cobo Center in Detroit.

APR = Annual Percentage Rate

We'll be closed...

- Martin Luther King, Jr. Birthday – Mon., Jan. 21
- Presidents Day – Mon., February 18

Annual Meeting

Date: Tuesday, April 23, 2019
Time: 7 p.m.
Location: Walled Lake Central High School – Cafeteria

Elections will be held during the meeting.

Standing for re-election on the Credit Committee are:

- Bill Kase
- Kristie Syron

Standing for re-election on the Board of Directors:

- Judy Evola
- Neal Howald
- Stephen Fogle



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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.

