

Fall 2018

# the educator



## Rates are Falling

FALL IS HERE. TIME TO GET YOUR HOUSE  
IN SHAPE FOR THE COLDER MONTHS AHEAD.

September 1-October 31 take advantage of **0.50% off**  
any Personal or Home Improvement loan

Have you been ignoring that cracked driveway, or putting off those repairs you need to do? Now is the best time to do routine maintenance and fix things up around your home before the cold weather hits. Don't ignore those drafty windows, furnace or roof either.

Maybe your plans are to host your family for the holidays, and it's time to update your kitchen with new counter tops. The possibilities are endless with a Personal or Home Improvement Loan from WLSEFCU.

Apply online at [www.wlsefcu.com](http://www.wlsefcu.com) or call the credit union office and we will take your application over the phone.

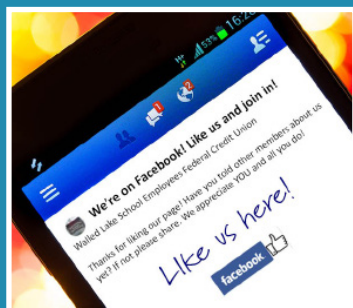
**But hurry. This offer ends October 31.**



Like   
us today.

Our new Facebook page is the perfect way to keep up-to-date on all that's going on at your credit union.

You can like us by visiting [facebook.com/wlsefcu](http://facebook.com/wlsefcu) or by clicking on the New Products and Services link on our homepage at [www.wlsefcu.com](http://www.wlsefcu.com).



[www.wlsefcu.com](http://www.wlsefcu.com)



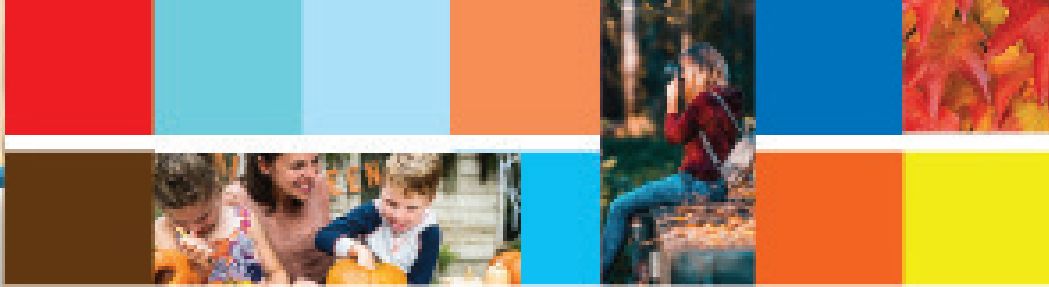
## HOLIDAY LOAN 'tis the season!

**Borrow \$2,500**

– Payments only \$100 per  
month at **5.49% APR**

Apply online at [www.wlsefcu.com](http://www.wlsefcu.com) or call the credit union office and we will take your application over the phone.

APR = Annual Percentage Rate. Average term: 27 months



## Join us for International Credit Union Day!

As a small token of our appreciation, please join us for cider and donuts on Thursday, October 18, 2018 as we will celebrate you, our valued members, on **International Credit Union Day**. It is because of your continued support that WLSEFCU is strong and growing.

### Member Appreciation Days

Each month, we celebrate member appreciation days at WLSEFCU. Please stop by and enjoy some goodies.

### VISA Holiday Checks

Watch your mailbox! WLSEFCU VISA Letter checks will be mailed to members by mid-December, just in time to pay holiday shopping expenses.

### Holiday Charity Fundraiser

Please stop by our lobby starting in November to purchase an "ornament" for our Christmas tree. Proceeds will be donated to local charities.

### Christmas Club Accounts

WLSEFCU Christmas Club Account balances will be transferred into your savings account on October 11, 2018.

### Cookies with Santa & Paws with Claus

Children of all ages and four-legged friends are welcome to enjoy "Cookies with Santa" and "Paws with Claus" from 2 p.m. - 6 p.m. on Friday, December 7 at WLSEFCU.

## Take Advantage of Your Home's Value!

Now is a great time to make use of the equity you've built in your home. A Home Equity loan with our partner, Mortgage Center, can help you consolidate debt, make home improvements, purchase a vacation home, and more.



Mortgage Center is here to help you find the right term and loan amount for your needs. Enjoy a fixed rate for the life of the loan, with payment amounts that will never change.

To get started, speak with a home equity specialist by calling 800.353.4449 or visit [www.MortgageCenter.com](http://www.MortgageCenter.com).

Mortgage Center NMLS# 282701



## CD SPECIAL

**18 Months 2.19% APY**  
**30 Months 2.39% APY**

Certificate specials are for a limited time and the credit union may end it at any time without notice. New money only. Minimum certificate opening balance is \$1,000. Special is non-renewable. 18 month term will renew into a 24 month term, the 30 month term will renew into a 36 month term, both at current rates. APY=Annual Percentage Yield

## It's here! Get alerted by text and email when you sign up.

### \*Mobile Text Alerts:

Transactions  
Balances  
Checks Cleared  
Payments Due  
Authorization Holds

\*msg and data rates may apply



Please call or visit our office for information on how to sign up

### We'll be closed...

■ Thanksgiving – Thurs., Nov. 22

■ Christmas – Dec. 24 & Dec. 25

■ New Year's – Dec. 31 & Jan. 1



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Fax: (248) 624-0614 • Tellerphone: 1-866-728-9676 • Website: [www.wlsefcu.com](http://www.wlsefcu.com)

### 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.

