



Spring 2021

# the educator

## Legacy Scholarship

WLSFCU awards its Legacy Scholarship annually to one student from each of our Walled Lake High Schools – Central, Northern and Western.

“This scholarship recognizes the academic excellence of our student members,” said WLSFCU CEO Catherine Hawes. “We are proud to award it as part of our community outreach initiative.”

## Digital Receipts now available

Receipts will be sent to your email. Please make sure we have your correct email address on file. (Paper receipts will still be available.)

## Great deals are blossoming at WLSFCU!

Transfer all your credit card and merchant account balances from other financial institutions, card companies, and department stores to your WLSFCU Visa®. The sooner you transfer your balance, the sooner you will start saving money!

Transfer your balances today and lock in rates **UNTIL BALANCE IS PAID IN FULL!**

### NO BALANCE TRANSFER FEES!

- NO ANNUAL FEE
- LOW FIXED RATES
- 25 DAY GRACE PERIOD ON PURCHASES
- NO CASH ADVANCE FEE



VISA® GOLD 3.99% APR\* VISA® CLASSIC 5.99% APR\*

Extended until April 30! *(Limited time offer WLSFCU reserves the right to extend the program)*



## Whether you're traveling or staying home, We've got you covered.

### SPECIAL RATES!

### It's not too late to get a Spring Break Loan!

Borrow up to \$5,000  
As low as **4.24% APR\***

### BOAT LOANS

As low as **3.00% APR\***

248.624.5222 / wlsfcu.com



FEDERAL CREDIT UNION

wlsfcu.com

APR = Annual Percentage Rate



Why Pay More?

## Annual Meeting POSTPONED

WLSFCU's Annual Meeting has been **postponed**. No new meeting date has been set. We will inform our membership when the new meeting date has been determined.

### Fee schedule

Effective 04/01/2021

The following fee schedule is provided as a disclosure to the Walled Lake Schools Federal Credit Union membership of costs pertaining to the following services.

System Share Transfer .....	\$4.00
Phone Transfer .....	\$2.00
Cashiers Check .....	\$2.00
Corporate (Counter) Check .....	\$1.00
ATM Usage (after 8 withdrawals) .....	\$2.00
Copy of Statement (PER MONTH) .....	\$3.00
Funds Wired – Domestic .....	\$20.00
Funds Wired – Foreign .....	\$30.00
NSF Check Fee .....	\$30.00
Debit Card Overdraft .....	\$30.00
Stop Payment .....	\$25.00
Copy of Check .....	\$3.00
Money Orders .....	\$1.50
Gift Cards .....	\$3.00
Visa Late Fee .....	\$10.00
Uncollected Check (3rd Party) .....	\$25.00
ATM Card Replacement .....	\$5.00
Debit Card Replacement .....	\$5.00
VISA Card Replacement .....	\$5.00
Pin Reorder Request .....	\$2.00
Account Verification Request .....	\$2.00
ATM/Debit Card Rush Order .....	\$35.00
VISA Card Rush Replacement .....	\$35.00
Safe Deposit Boxes (Annual Fee) .....	
3 X 5 .....	\$25.00
5 X 5 .....	\$40.00
3 X 10 .....	\$45.00
5 X 10 .....	\$60.00
10 X 10 .....	\$110.00
One Lost Key – Replacement .....	\$5.00
Drill Box - New Lock .....	\$300.00
Loan Subordination .....	\$50.00
IRA Account Closing .....	\$10.00
Levies, Writs, and Garnishments .....	\$50.00
Inactive Bill Pay .....	\$3.00
Research Account Fee .....	\$10.00 HR
Dormant Account .....	\$5.00 Month
Account Close Within Six (6) Months .....	\$10.00
Escheatment of Account .....	\$50.00
Returned Mail/Bad Address .....	\$5.00 Month
Non Member Check Cashing Fee .....	\$5.00

# It's time for springtime home improvements!

## We can help make them happen.



### WHAT CAN YOU DO THIS SPRING?

- Put on a new roof
- Install central air
- Get new windows
- Remodel your kitchen
- Build an addition
- plus much, much more!

AS LOW AS

# 7.99%

APR = Annual Percentage Rate

Up to 120 months for repayment

**FOR QUALIFIED BORROWERS**

**Up to \$15,000 for individual borrowers**

**Up to \$30,000 for joint borrowers**

**Apply in person or 24/7 at wlsfcu.com**

### Getting a tax refund?

You'll need to provide WLSFCU's routing and transit number, **272485657**, and your WLSFCU 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 WLSFCU account.

### Holiday Closings

Memorial Day – Sat., May 29 & Mon., May 31  
Independence Day – Monday, July 5

### IRA contribution deadline extended to May 17

The deadline to make 2020 contributions to your individual retirement account (IRA) has been extended to May 17, 2021. 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 WLSFCU or to update your IRA beneficiary designation, please contact the Credit Union today.



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Fax: (248) 624-0614 • Tellerphone: 1-866-728-9676 • Website: wlsfcu.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.

