



the educator

Spring 2019



Legacy Scholarship

WLSEFCU 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 WLSEFCU CEO Catherine Hawes. “We are proud to award it as part of our community outreach initiative, which supports more than two dozen local events, charities and organizations each year.”



www.wlsefcu.com

Transfer and Save!



Transfer balances to a WLSEFCU Visa® and the rate will remain the same until balance transfer is paid in full!

VISA® GOLD 7.99% APR* • VISA® CLASSIC 9.99% APR*

Why pay more? Take advantage of this special offer! Transfer all your balances from other financial institutions, card companies, and department stores to your WLSEFCU Visa®. The sooner you transfer your balance the sooner you will start saving money!

Call us for details! This offer ends June 3.



It's Vacation Time!



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

A Spring Break Loan from WLSEFCU can help you put your dream getaway back in focus. Plane tickets for your family, luxury cruises, exploring the world, it's all within reach.

Borrow up to \$5,000 • Rates as low as 5.99% APR*

Apply online at www.wlsefcu.com or call the credit union at (248) 624-5222 and we will take the application over the phone... it's that easy!

**But don't delay!
This offer ends April 30.**

*APR = Annual Percentage Rate



Get the cash you need with a home equity loan

Annual Meeting

Date: Tuesday, April 23, 2019
 Time: 7 p.m.
 Location: Walled Lake Central High School – Cafeteria
 Elections will be held at the meeting.

Fee schedule

Effective 04/01/2019

The following fee schedule is provided as a disclosure to the Walled Lake School Employees 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

TAKE ADVANTAGE OF YOUR HOME'S EQUITY.

Now is a great time to leverage the equity you've built in your home. A Home Equity Loan from our partner, Mortgage Center, can help you get the cash you need to renovate your home, purchase a vacation home, consolidate debt, and more!

For more information or to get started, call 800.353.4449 or visit MortgageCenter.com.
 Mortgage Center NMLS# 282701

Ask us about our Summer Fun Loans

Motor Homes / Travel Trailers / 5th Wheels / Motorcycles / Boats



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.



Holiday Closings

Memorial Day – Sat., May 25 & Mon., May 27
 Independence Day – Thursday, July 4

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.

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.



3095 S. Commerce Rd., Walled Lake, MI 48390 • Phone: (248) 624-5222
 Fax: (248) 624-0614 • Tellerphone: 1-866-728-9676 • Website: 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.

