



Spring 2023

the educator

Understanding Credit Reports & Scores

Are you interested in better understanding credit reports, credit scores, and how they work together? Join our partners at GreenPath for a webinar on all things credit on Wednesday, May 10 at 3 p.m.

Millions of people are unaware they have errors on their credit report. We can point you in the direction to find out if you are one of them and equip you to take action to correct inaccuracies. Maybe you know what is on your credit report but are unsure how it all comes together to calculate a credit score. We will discuss the factors impacting a credit score, how to build or improve your score, and debunk common credit myths.

Learn more about this webinar & register at:
<http://gpfw.so/4D3A3E>

MAY
10

**CREDIT
SCORE**

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VERY POOR	POOR	FAIR	GOOD	EXCELLENT
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Please keep us up-to-date with your membership information

Please make sure the membership information (address, phone numbers, email addresses, etc.) we have on file for you is up-to-date. This will help make sure you receive any documents or notices we send, and that they are not returned to us or delivered to an old address. Please contact us at 248-624-5222 if you need to make changes.



MORTGAGES & MORE!

Spring is back, and that usually means the real estate market is heating back up. If you are looking to buy a new home or refinance an existing home, we have **several Mortgage options** to help meet your needs. **Plus, if you're just looking to make improvements** around your current home, we have loan options for that too. We have **Home Equity Loans** as well as **Home Improvement Loans**. Take advantage of the warmer weather by giving yourself the home of your dreams.

- To get started, just give us a call at **248-624-5222** or visit us online at www.wlsfcu.com.



FEDERAL CREDIT UNION

wlsfcu.com





Fee schedule

Effective 04/01/2023

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

Holiday Closings – Office Closed

Memorial Day – Sat., May 27 & Mon., May 29
Independence Day – Tuesday, July 4

Congratulations, Class of 2023!



After years of hard work and dedication, you've now reached the lifetime milestone of your high school graduation.

Congratulations on a job well done, and good luck with the next steps in your career development! No matter what's next in your career, whether it's college, technical school or the work force, we are here to support you. Any student of the Walled Lake Consolidated School District is eligible to open an account with us while they are in school. We would love to welcome you to the credit union.

Once you have an account, you can keep it for life no matter where you work or go to school.

We have savings and checking products, as well as some of the best loan rates in all of the Metro Detroit area. Any time you find a better rate than we offer, we will match our competition. We can help finance a car to get to work or school, books for your classes, or get a credit card to pay for common expenses. We also have a wide range of mortgages and home loans. We can be a great financial partner for many years to come.

Stop by and see us to open your account, or submit a membership

application from our website at www.wlsfcu.com. We would love to welcome any students from the 2023 graduating class to the Walled Lake Schools Federal Credit Union family.

WHO IS ELIGIBLE TO JOIN?

- Any student or employee of the Walled Lake Consolidated School District
- Any employee of the City of Walled Lake, the City of Wixom, the Village of Wolverine Lake or Commerce Twp.
- Any family members of students, school employees or city employees that have an account on file.



3095 S. Commerce Rd., Walled Lake, MI 48390 • Phone: (248) 624-5222
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. (Drive-up Windows: Open at 9 a.m.)
Saturday 9 a.m.-12 p.m. (Drive-up only)

