



Summer 2024

the educator

WHY PAY MORE?

Are you looking for a new car or thinking about buying out your lease?

As car prices continue to climb, buying out a leased vehicle can sometimes be the most affordable option. If that's an option for you, give us a call before you contact your dealer.

We have some of the lowest auto rates in all of Metro Detroit starting out as low as **4.74% APR.*** If you can find a better rate, we will match it.

Whether you decide to buy a vehicle from a dealer or a private seller we can help with your auto financing needs, and we will work hard to make sure you have a low monthly payment.

*APR = Annual Percentage Rate. Terms and conditions may apply.



Legacy Scholarship Winners

We are proud to announce our 2023-2024 Legacy Scholarship winners. Congratulations to the recipients! Each of these students received a \$2,000 scholarship.

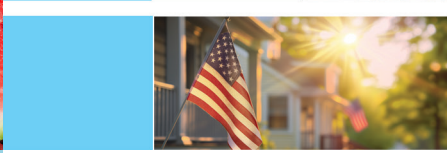
Skyler Mack –
Walled Lake Central

Janna Carlson –
Walled Lake Northern

Brennan Lynch –
Walled Lake Western

..... Give us a call at **248-624-5222**
or apply online anytime at
www.wlsfcu.com





Looking to Build Credit?

Do you know what Secured Credit Cards are, or that we offer them? If you have bad credit or no credit history, we can put you on the right path with a Secured Visa Credit Card. You simply make a deposit equal to the spending limit you would like to set on the card. Once your credit score begins to improve, we release the deposit back to you and we graduate you to our regular card program. This is a great product for young adults looking to establish credit for the first time, as well as people who are looking to improve a low credit score. We also have Secured Loans that work in a similar way. Visit our website for more information or stop by the branch and see us.

Commerce Chargers Car Wash Tickets Available

We are proud supporters of the Commerce Chargers youth football team and cheer squad. They will be hosting a car wash on July 27 at Sedona Stone and Tile at 4165 Martin Parkway from 9 am – 12 noon. Anyone interested in supporting them and getting a great car wash can buy tickets at the credit union for \$10 each. Stop by and get yours today!

Holiday Closings – Office Closed

Independence Day – Thursday, July 4
Labor Day – Saturday, August 31 & Monday, September 2

Please keep us up-to-date with your membership info

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.

Don't Get Scammed

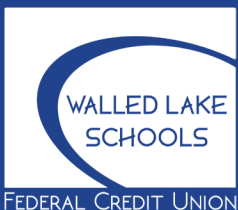
At Walled Lake Schools Federal Credit Union, we take fraud seriously, and work hard to protect our members from scams.

With the inception of AI, scams are starting to become more sophisticated and occur with higher frequency. Although we have not experienced an influx of fraud at WLSFCU, we want to be diligent and remind you of some helpful tips to keep your accounts safe and secure. More tips and resources are available on our website.



- **Never share your usernames, passwords, or PIN numbers.** There is no reason any legitimate person or business will ask for this information.
- **Never share your debit card with anyone.** If you share your debit card with someone, they can easily continue to use it without your authorization. Every person on an account is issued their own debit card. Sharing a debit card is a violation of the cardholder agreement, and you are still liable for transactions when you share your debit card with someone else. Never share debit cards with anyone.
- **If anyone is asking you for gift cards, it is a scam.** Avoid all requests from strangers asking for gift cards for any reason.
- **If someone is contacting you asking for money,** and they claim to be contacting you on behalf of a family member, colleague or business, terminate the conversation and call that person back at the number you have for them to validate if it's really who they say they are.
- **Never respond to suspicious emails/phone calls/text messages.** Just delete them.
- **Ask yourself if donation requests are legitimate.** When disasters happen, fraudsters will increase their efforts to scam people for fake donations.
- **Don't believe promises of money, prizes or love.** These scams are common in email and social media, and the best thing to do with them is delete them.

If you notice that your account has been compromised, or if you have questions about a message you've received, contact us immediately at 248-624-5222.



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)