



Spring 2025

# the educator



## 75th Annual Membership Meeting

The 75th Annual Meeting will be held at Walled Lake Central High School. Elections will be held during the meeting, and light refreshments will be provided. In honor of this being our 75th annual meeting, we will be holding a drawing for 75 door prize drawings for \$75 cash. We hope to see you there.

**Date:** Tuesday, April 22, 2025

**Time:** Doors open at 6:30 pm – Meeting at 7:00 pm

**Where:** Walled Lake Central High School

Standing for re-election on the Board of Directors are **Neal Howald, Judy Evola** and **Stephen Fogle**.

**\*\*\*NOW LIVE!\*\*\***

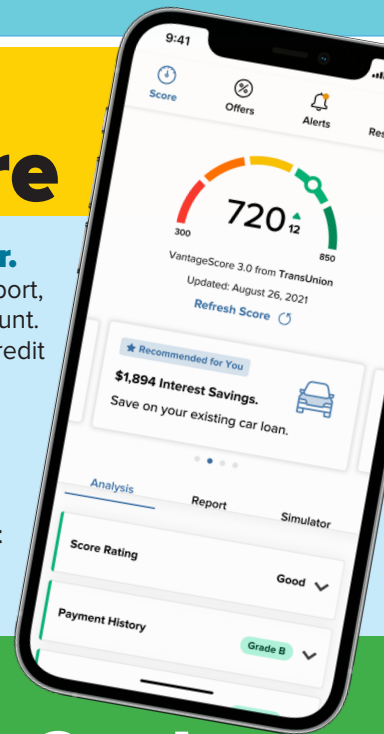
## Credit Score & More

**Staying on top of your credit has never been easier.**

Our members can now easily access their credit score, a full credit report, credit monitoring, and financial tips, all from their online banking account. The service is FREE, and enrolling in the program will not affect your credit score. To get started all you have to do is log in to online banking and click to enroll in the service. Check it out the next time you log in to your online banking account.

### Benefits of Credit Score:

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More



## Check Out Our Junior Visa Credit Cards

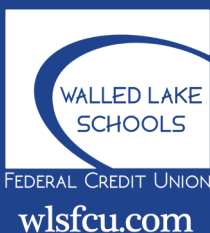


**We would like to extend a special congratulations to the graduating class of 2025!** Congratulations on a job well done, and good luck with the next steps in your career! No matter what's next in your career, whether it's college, technical school or the work force, we are here to support you. A question we get from a lot of new graduates is **"How do I develop credit if I have no credit history?"**

We recently started offering a **Junior Visa Credit Card\*** that can help students as young as age 16 start building a positive credit history and a strong credit score. The card has a **generous limit of \$500** for a first time credit cardholder. This limit is enough to help pay for regular expenses, but not so much that a cardholder can significantly overspend and find themselves struggling to pay the balance back.

If you know a student looking to start building their credit history, this is the perfect product. If you have questions or would like to apply contact us at **248-624-5222** or visit us online at **wlsfcu.com**.

\*A credit approved parent or guardian over the age of 21 is required to be on the account as a guarantor.





## Fee schedule

Effective 04/01/2025

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 24 & Mon., May 26  
Independence Day – Fri., July 4 & Sat., July 5

## Mortgages

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 **wlsfcu.com**.

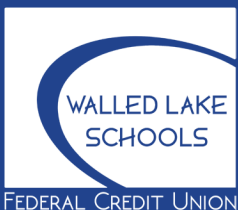


## Beware of Fraud

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

- **Never share your usernames, passwords, or PIN numbers. There is no reason any legitimate person or business will ask for this information.**
- **Call us and set up a password for your account. We can add a password to your account that would hinder identity thieves from accessing your account.**
- **Never respond to suspicious emails/phone calls/text messages. Just delete them.**
- **If someone is claiming 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.**
- **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 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)

