



Fall 2020

# the educator



## Annual Election Results

Congratulations to Barbara Garbutt, Donald Waymire, Nancy van Leuwen and Timothy Wichert for being re-elected to WLSFCU's Board of Directors, and to Donald Waymire, Lee Bailey, Steve Fogle and Shannon Callahan for being re-elected to the Credit Committee.



FEDERAL CREDIT UNION

wlsfcu.com

## We asked, you made time... Thank You!

**2020 marked the end of 30 years as Board President for Barbara Garbutt.** Barb will remain as a Board of Directors member. Over the last 30 years Barb's stewardship has shaped Walled Lake Schools Federal Credit Union into what it is today.

Since stepping up from Vice President in 1990 to Board President Barb has guided this credit union with her insights, expertise, strategic thinking and, most valuable, her tireless efforts to support and promote the credit union in the Walled Lake Consolidated School District.

**Board service is one of the toughest volunteer roles of all**, and Barb performs those duties with dedication and tenacity. Barb distinguished herself as a judicious steward of this credit union and never flinched in the face of difficult decisions. "Wisdom is knowing what to do next, Virtue is doing it". Barb has proved to be both wise and virtuous.

**Barb's devotion to her role as Board President** were peerless and she leaves a better and stronger footing for those who follow.

**Many thanks also go out to Bill Kase** as he steps down from his position on the Credit Committee. Bill has selflessly volunteered his time as a credit committee member since 1990. Bill and his wife Marie have moved to a Condo in Westland and we wish them well.

**Congratulations to Neal Howald** on his newly elected position as Board President and Judy Evola as Vice President. Neal has served as a board member since 2010 and was a supervisory committee member from 1993-2010. Judy has served as a board member since 2016 and is the director of Community Relations and Marketing with Walled Lake Schools. We look forward to the energy both Neal and Judy bring to the table and are eager to face the challenges in the coming years.

**Timothy Wichert was elected as Treasurer**, Donald Waymire, Secretary, Nancy vanLeuwen, Director and Barbara Garbutt, Director. Thanks to all of you for your commitment and guidance in helping build a strong and prosperous credit union.

MESSAGE FROM THE CEO  
**CATHERINE HAWES**



### VISA Holiday Checks

Watch your mailbox! WLSFCU VISA Letter checks will be mailed to members in mid-November, just in time to pay holiday shopping expenses.

### Holiday Charity Fundraiser

Please stop by our lobby starting in November to purchase an "ornament" for our Christmas tree. Proceeds will be donated to Hospitality House in Walled Lake.

### Christmas Club Accounts

WLSFCU Christmas Club Account balances will be transferred into your savings account on October 9, 2020.

### We'll be closed...

- Thanksgiving – Thurs., Nov. 26
- Christmas – Dec. 24 & Dec. 25
- New Year's – Dec. 31 & Jan. 1

### **CANCELLED:**

### Cookies with Santa & Paws with Claus

Due to COVID-19 restrictions and our commitment to keep our members safe, our popular "Cookies with Santa" and "Paws with Claus" events at WLSFCU have been cancelled this year. We apologize for the inconvenience.

# BACK TO SCHOOL LOAN

## MONTHLY PAYMENTS UNDER \$100 WHEN YOU BORROW \$3,000\*

Whether it's virtual or in-person, the kids are back in school. This year parents will be paying even more than usual to prepare for every possibility.

WLSFCU understands this can be an expensive time and we are here to help with our limited-time Back to School Loan.

### Your Loans will help WLCSD!

For every closed Back to School Loan, we will donate \$10 to a WLCSD classroom!

## 3.99% APR

Borrow up to \$3,000



**Get a loan  
and we'll  
donate  
\$10 to a  
WLCSD  
classroom!**

For more information or to apply online, visit [wlsfcu.com](http://wlsfcu.com) or call the credit union at **(248) 624-5222**

\*Payments are approximate. Based on \$3,000 loan amount at 3.99% APR (Annual Percentage Rate) for 33 months. Loan period must be no less than 33 months. Max loan amount \$3,000.

\*\*Member can choose any classroom part of the Walled Lake Consolidated School District. If member does not choose a classroom, WLSFCU will randomly select one. Donations will be in the form of a \$10 Staples gift card after the loan closes. Certain terms and conditions may apply. Limited time offer - ends November 30, 2020

## Join us for International Credit Union Day on October 15

As a small token of our appreciation, please join us for on **Thursday, October 15, 2020** to celebrate you International Credit Union Day.

We'll have free individual Jelly Belly tins, as well as credit union items. Thank you for your continued support.



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

