



Member News

Willoughby Eastlake Schools Credit Union

VOLUME 7 ISSUE 1

SUMMER 2012

Just for You

HOLIDAY HOURS & CLOSINGS



Independence Day
Wednesday, July 4, 2012



Labor Day
Monday, September 3, 2012
Closed

Attention ATM and Debit Card Holders

The new number for calling on issues related to your ATM or Debit Master Card is

1-888-918-7894

Please use this number after Credit Union hours and weekends.

Sizzling Summer Signature Loan Specials

Need a great way to finance your home improvements, dream vacation, or continuing education!

Check out our signature loan rates first!

Now through September 30, 2012 the credit union has rates as low as
6.5% APR

***All rates based on credit score
If you are a WES Credit Union Visa cardholder you will receive .25% off your interest rate.***

ONCE A MEMBER ALWAYS A MEMBER

If you relocate, change jobs or retire, your membership with WES Credit Union can be retained. Don't forget that family members and people who reside with you are now eligible to join the credit union.

DON'T FORGET TO UPDATE YOUR ACCOUNT INFORMATION!

PLEASE CALL THE CREDIT UNION FOR THE FOLLOWING CHANGES
NAME, ADDRESS, PHONE NUMBER OR SCHOOL

LOAN RATES

Effective May 2012

Secured Auto and Truck

New and Used-As low as 2.25% APR

Other Secured Title

(Boat, RV, Motorcycle)

New and Used As low as 2.25% APR

Share Secured

Borrow up to the amount on deposit at
2.00% APR

Maximum Finance Term for Secured Loans

(Based on amount of loan)

Amount	No. of Months
\$45,001-\$75,000	96
\$30,001-\$45,000	84
\$15,001-\$30,000	72
\$5,001-\$15,000	60
Below \$5,000	48

Signature Loans

Borrow up to 4 times the gross monthly
income for as low as 6.5% APR*

Continuing Education Loans

Borrow up to \$10,000 at 7.5% APR**

Maximum Unsecured Limit Based on Gross Monthly Income

Borrow up to 4 times your gross
monthly income***

Line of Credit (Revolving)

From \$3,000-\$5,000 at 12% APR

* Rates based on credit score

**Amount and terms based on credit score

***Rates and amounts based on
credit score.

****Rates subject to change at any time****

SAVINGS RATES

Share and Club Accounts

As of July 1, 2011

APR*

Up to \$4,999.00	.1%
\$5,000+	.2%

Share Certificates

6 and 12 months available

--- Call for Rates ---

*APR=Annual Percentage Rate

SUMMER LOAN SPECIAL ON ANY TITLED VEHICLE

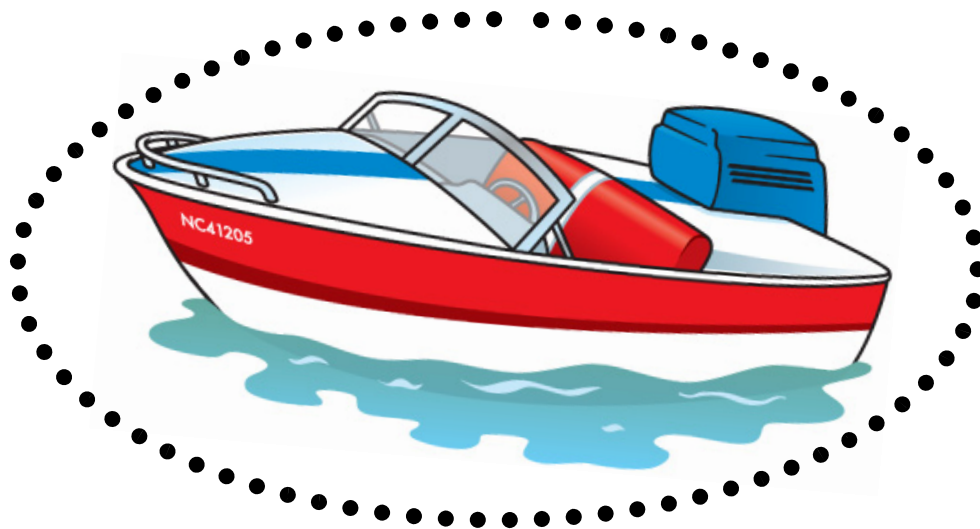
Are you looking to purchase a new or
used *auto, boat, motorcycle, or RV?* The
credit union has our lowest rates yet!

Now through September 30, 2012

Rates are as low as 2.25%APR

***All rates based on credit score.

If you are a WES Credit Union Visa
cardholder you will receive .25% off your
interest rate.***



WES Credit Union

38024 Second Street • Willoughby, Ohio 44094

Phone: 440-942-6981 • Fax: 0440-918-9681

www.wescreditunion.com

Hours: Monday - Thursday • 9 am - 4 pm

Friday • 9 am - 4:30 pm

WES Paydays • 9 am - 4:30 pm

*Serving the employees and family members of the
Willoughby-Eastlake Schools and the Willoughby-Eastlake Libraries.*

