



Member News

Willoughby-Eastlake Schools Credit Union

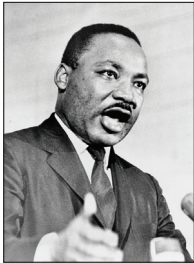
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Just For You

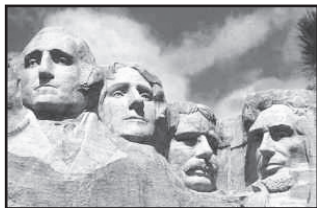
WINTER 2009-2010

Holiday Hours & Closings

Martin Luther King Jr. Day
Monday, January 18, 2010
Closed



Presidents' Day
Monday, February 15, 2010
Closed



Good Friday
April 2, 2010
Open from 9:00a.m. till
1:00p.m.

**Please respect the
privacy of other members**

We are all in a hurry these days; no one likes to wait. That's why we want to remind you to show respect for other members' privacy while waiting. Please stand in line until a teller is available. Thank you, everyone, for your cooperation.

Join us for the

WES CREDIT UNION 56th ANNUAL MEETING

This year's annual meeting will be held Monday, February 22, 2010 at 7:30PM in the LGI Room at South High School. Join us for door prizes, drawings for gifts and refreshments for all.

Janice Conley, Erwin Leffel, and Rita Martin are up for reelection to the WES Credit Union Board of Directors. There will not be any nominations taken from the floor this year. Anyone that would like to be considered for a seat on the board, please contact Steve Simone at the Credit Union no later than January 31, 2010. A full list of nominees along with their qualifications will be distributed at the annual meeting. The three people that receive the highest votes at the meeting will be elected to three-year terms on the board.

Sign-Up Today for Online Account Access and E-Statements

Online account access is an easy way to manage your account. The enrollment is fast and secure. This will allow you to check your account and perform real time transactions 24 hours a day. Also included with the online banking is the free online bill pay program.

If you wish to receive your statement online, please call the credit union. You will need to provide us with a valid email address so that we can send you a notice when your statement is ready. This is a fast, easy, and secure way to receive your statement and it saves paper.

LOAN RATES

Effective May 1, 2008

Secured Auto and Truck

New-As low as 4.5%* Used-As low as 5%*

Other Secured Title (Boat, RV, Motorcycle)

New- As low as 6.5%* Used-As low as 7%*

Share Secured

Borrow up to the amount on deposit at 5.99%

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
\$5,000 - \$15,000	60
Below \$5,000	48

Signature Loans

Borrow up to \$5,000 for as low as 10.5%*

Continuing Education Loans

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

Maximum Unsecured Limit Based on Gross Monthly Income

Borrow up to 3 times your
gross monthly income***

Line of Credit (Revolving)

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

*Rates based on credit score

**Amount and terms based on credit score

***Rates and amounts based on credit score

SAVINGS RATES

Share and Club Accounts

As of April 1, 2009`

	APR*
Up to \$4,999.99	.25%
\$5,000 +	.60%

Share Certificates

6 and 12 months available

— Call for Rates —

*APR = Annual Percentage Rate

**APY = Annual Percentage Yield



JUST A REMINDER

If you earned \$10.00 or more in interest on your credit union account, you will receive a 1099. The 1099s will be enclosed with the December statements.

In Need of a Loan? Check out our rates first!

Are you in the market for a new or used auto? Planning ahead for a new recreational vehicle for spring? Do you need funding for continuing education to advance your career?



We have great deals for you!

New or used vehicle loans as low as 4.5%

Boat, RV, or motorcycle loans
as low as 6.5%

Continuing Education Signature loan
up to \$10,000 at 7.5%

Signature loans up to 3 times
your gross monthly income---

Call or stop in today for more information.

MARK YOUR CALENDAR NOW FOR:
SHREDDING DAY
FRIDAY MAY 7, 2010



WES Credit Union

38024 Second Street • Willoughby, Ohio 44094

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

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.*