



P. O. Box 510167, Milwaukee, WI 53203-0035

Tel.: 414-332-1744 Fax: 414-332-0556

Office location: 2943 N. Oakland Ave., Milwaukee, WI

Office hours: 1 P.M. – 7 P.M. on Tuesdays and Thursdays

AND by APPOINTMENT

January 2012



Did your bank pay YOU???

YOUR credit union paid YOU a **1%** BONUS DIVIDEND on share accounts during the last quarter of 2011!
HAPPY NEW YEAR to our owner - YOU!

NEW OPPORTUNITIES...

Check out our **GREAT** loan rates – houses, cars, you name it – come see us!

Vai Jūsu banka JUMS maksāja???

JŪSU kreditsabiedrība JUMS izmaksāja **1%** PRĒMIJAS DIVIDENDI 2011. g. pēdējā ceturksnī parastiem kontiem!
LAIMĪGU JAUNO GADU mūsu īpašniekam - TEV!

JAUNAS IESPĒJAS...

Mums ir **LIELISKAS** aizdevumu likmes – mājām, mašīnām, citam – piestāijiet!

GADA SAPULCE! Atzīmējiet kalendārā!

11. martā 2 p.p.

Latvian House of Milwaukee:

Refreshments!!! Door

Darba kārtā:

1. Sapulces atklāšana
2. Kvoruma konstatēšana
3. 2011. gada protokola pieņemšana
4. Priekšsēža ziņojums
5. Kasiera ziņojums
6. Revīzijas komitejas ziņojums
7. Amatpersonu vēlēšanas
8. Dažādi jautājumi un ziņojumi
9. Balvas
10. Sapulces slēgšana

ANNUAL MEETING! Mark your calendars!

March 11th 2 PM

8845 W. Lynx Avenue

prizes!!! Dinner!!!

Agenda:

1. Opening
2. Quorum
3. 2011 meeting minutes
4. Chairperson's report
5. Treasurer's report
6. Audit committee's report
7. Elections
8. Miscellaneous questions & announcements
9. Door prizes
10. Adjournment



CURRENT RATES

SAVINGS	RATE	APY*	LOANS	TERM UP TO	APR^
Share Accounts	0.60%	0.60%	New and late model Auto	60 mo.	3.50%
Retirement IRA	0.60%	0.60%	Other Auto	48 mo.	5.50%
amt over \$10,000	0.75%	0.75%			
Funeral Trust	0.60%	0.60%	Signature Loan up to \$10,000 with cosigner	36 mo. 48 mo.	8.50% 9.50%
<u>Certificates of Deposit</u>					
1-year CD:	0.75%	0.75%	Student Loan	60 mo.	3.00%
2-year CD:	0.95%	0.95%			
NEW money 2-yr CD	1.30%	1.30%	Mortgage	180 mo.	5.75%
NEW money 3-yr CD	1.50%	1.50%	Short-term Home Equity	60 mo.	4.50%
			Home Equity	180 mo.	6.50%
Minimum CD deposit: \$10,000			Miscellaneous collateral loan	60 mo.	7.50%

* **ANNUAL PERCENTAGE YIELD**^ **ANNUAL PERCENTAGE RATE**

Please note that certificate (CD) **and** loan rates are subject to change without notice. Please check for the latest rates with your Credit Union.

Lūdzu ievērojiet, ka vērtspapīru (CD) likmes **un** aizdevumu procenti var mainīties bez iepriekšēja brīdinājuma.

Lūdzu pārbaudiet jaunākās likmes Jūsu kredītsabiedrībā.

WLCU 2012Board of Directors

Jānis Stāks, Eduards Petrovskis, Pēteris Bērziņš, Sandra Mednis, Guntis Lauzums, Ernests Zvaigzne

Committee members

Velta Pelcis, Edvīns Erkmanis, Āris Peniķis, Gunārs Vilciņš, Viktors Matovihs

NOTICE OF OUR PRIVACY POLICY**Information we collect**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Information we disclose

We do not disclose any nonpublic personal information about our members and former members to affiliated third parties except as permitted by law.

Other security measures

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

E-mail us at: wislatcredit@yahoo.com
Check out our website at: www.wislat.com