Welcome Home with a
WANIGAS MORTGAGE

$750 Off Closing Costs

Everybody wins a LOW RATE!

Limited Time Offer!

*APR=Annual Percentage Rate. Rates 2.75% APR through 14.00% APR. Not valid on refinancing of current Wanigas loans. Collateral must be a 2012 or newer, 72-Month maximum term. Member must have direct deposit. Normal loan approval guidelines apply. Offer valid July 16, 2018 through August 31, 2018.

*Loans currently financed with Wanigas CU are not eligible for this offer. Valid on first mortgage loan amounts of $50,000 and greater. Excludes Home Equity and Non-Conventional Mortgages. Cannot be combined with any other offer. Normal Loan Guidelines Apply. Offer valid July 1, 2018 through September 30, 2018.

“*It's time for you to shine*”

---

**Dealer Spotlight:** Lafontaine Ford of Birch Run

**32nd Annual Golf Outing**

**Summers Skip-A-Pay**

**Fixed-Rate Home Equity**
32ND ANNUAL WANIGAS GOLF OUTING REGISTRATION FORM

Player: __________________________________________  Account #: __________________________________________
Player: __________________________________________  Account #: __________________________________________
Player: __________________________________________  Account #: __________________________________________
Player: __________________________________________  Account #: __________________________________________
Player: __________________________________________  Account #: __________________________________________

Deliver your completed form with payment to your Wanigas branch.

JULY SKIP-A-PAYMENT

I would like to postpone my Wanigas Credit Union loan payment for the month of July.*

☐ Please deduct the $25 processing fee from my:
  Account Number ___________________________  ☐ Savings  ☐ Checking
  ☐ I have enclosed a check totaling $25 for each postponed loan.

Please list the two digit loan suffix and payment amount of the loan(s) you wish to postpone. First Mortgages, Second Mortgages, Home Equity Loans, Credit Cards, Revolving Lines of Credit and Loan Disbursements after January 1, 2018 are not eligible for this offer. Loans must be current. Loans may only qualify once per calendar year.

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Loan Suffix</th>
<th>Payment Amt.</th>
<th>Month To Skip</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>July</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>July</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>July</td>
</tr>
</tbody>
</table>

* I authorize Wanigas Credit Union to postpone my July payment on the specified loans. I understand that finance charges will continue to accrue on my loan(s) during the postponed payment period and will extend the original term.

Primary Member Signature ___________________________ Date ___________ Daytime Phone ___________

Co-Signer Signature (Required if loan has a Co-Signer) ___________________________ Date ___________ Processed by ___________ Date ___________
The LaFontaine Family Deal; it’s not just what you get, it’s how you feel!

0.25% APR* Off • No Payment For 90 Days*

*APR=Annual Percentage Rate. Not valid on refinancing of current Wanigas loans. Normal loan approval guidelines apply. Cannot be combined with any other promotional offer. Interest accrues from date loan is funded. Offer valid at all LaFontaine Automotive Group Dealerships throughout the State of Michigan Lower Peninsula. Offer valid August 23, 2018.

*APR=Annual Percentage Rate. Borrow up to 95% LTV. $250 Processing Fee waived for promotional period. Up to 0.75% APR discount for member accounts that have the following relationships: .25% discount for Checking/Debit Card, .25% discount for Direct Deposit & Auto Payment from Wanigas Account, .25% Discount for having any other loan with Wanigas. Offer Valid July 1, 2018 through September 30, 2018.
It’s summer lovin’ for Wanigas Credit Union members. When you switch to Sprint®, you can get a $100 cash reward for each new line you activate, up to three lines. That’s Sprint’s best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:
- $100 cash reward for each new line activated with Sprint*
- $50 loyalty cash reward every year for each line activated or transferred*
- $50 cash reward for lines transferred into the program*
- 25% discount on eligible accessories*

Three lines total, including all activated and transferred lines.

Here’s how to sign up for Sprint cash rewards:
1. Become a Sprint customer and mention that you’re a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a $100 cash reward! It’s just one more benefit of credit union membership.

FREE SHRED EVENT
Bring your unwanted confidential documents to the Credit Union during a Wanigas Shred Day, and we’ll shred them for free!

Shattuck Branch
Wednesday, July 18th
11:30 a.m. – 1:30 p.m.

Bay City Branch
Thursday, July 19th
11:30 a.m. – 1:30 p.m.

HOLIDAY CLOSINGS
INDEPENDENCE DAY Wednesday, July 4
LABOR DAY Monday, September 3
COLUMBUS DAY Monday, October 8

FREE Family Fun Day
with inflatables, games & activities for all ages!

Sunday, Aug 5th
1:00 – 4:00pm
Huntington Event Park

Impact Saginaw consists of local credit unions that help support & showcase positive events in the city of Saginaw and the downtown area.

FREE Family Fun Day
with inflatables, games & activities for all ages!

Sunday, Aug 5th
1:00 – 4:00pm
Huntington Event Park

Impact Saginaw consists of local credit unions that help support & showcase positive events in the city of Saginaw and the downtown area.