



Easy Ways to Protect Your Online Accounts

Did you know that 92% of people use the same password or a variation of a password? We reuse passwords to feel like we are in control of our accounts; however, it is most likely putting your accounts at risk!

Tips to Strengthen Your Password

There are many ways to increase your password security. A few of the easiest ways to strengthen your passwords include:

- Use more than 8 characters
- Utilize a combination of letters and numbers
- Use both uppercase and lowercase letters
- Include at least 1 symbol or special character {!@\$?*&~+}
- Use a longer phrase that you have personal ties to (Ex. GreenEgg\$@ndHam)

Common Password Mistakes

When creating passwords, it is easy to want to include elements that are easy to remember, such as pet names and personal information. However, when you do this, you are weakening your password and possibly putting your online accounts at risk.

Read more about protecting your online accounts on our Simply Better Blog. Check out our bi-weekly blogs posted Wednesdays on WestMichiganCU.com/blog.

Holiday Closings

West Michigan Credit Union branches will be **CLOSED** the following dates:

- Monday, May 27th
- Wednesday, June 19th
- Thursday, July 4th

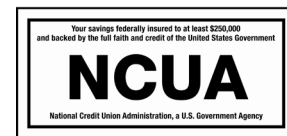
Access your accounts through:

- It's Me 247 Online Banking
- Debit Card
- Shared Branch
- Mobile App with Remote Deposit & Card Controls

Stay up to date on closings, news, and events by following us on Facebook and Instagram!



@WestMichiganCU



Melissa Price
Licensed in Auto,
Home, and Life

1-616-432-5023
1-616-710-1469
FAX: 603-427-2621

Melissa.Price@LibertyMutual.com

*Comparison Insurance is owned by Liberty Mutual Insurance Company



Quarterly Insurance Update:

Did you know that 71% of families rely on dual income support to pay their monthly expenses? Without proper planning, the unexpected death of a wage earner can cause financial hardships. Speaking with a life insurance professional is the first step to providing financial security for your family.

3 Wise Life Insurance Tips:

1. *Own your own policy.* Employee sponsored plans are not always dependable and can end if you leave the company or retire.
2. *Review your policy.* Ensure you have the amount of coverage you need for an affordable price.
3. *Don't wait until it's too late!*

Are you interested in learning more about life insurance policies? Call or email Melissa to discuss!

Returning to Michigan for the Spring?

Don't forget to update your address with us! You can make the change in Online Banking or by contacting us at **1(800) 442-4576**



Community News

Land Conservancy of West Michigan



We partnered with the Land Conservancy of West Michigan during the months of January through the end of March. They conserve land by creating public nature preserves, providing support to communities, and helping private land owners. We are honored to collect donations from all six of our branches for LCWM. A group of West Michigan Credit Union team members were also able to volunteer with LCWM at The Highlands in Grand Rapids!

Thank you to our members for being so passionate about conservancy and helping to keep nature nearby.



Mortgage & Home Equity Special

Your house is not just a house, it's a home. To make the home loan and mortgage process less stressful for you, we are offering:

- **\$100 off Closing Costs for Home Equity Loans**
- **\$250 off for a First Mortgage Purchase or Refinance**

Unlock this limited time mortgage special beginning April 1, 2024. We will walk you through the home equity loan and mortgage process, and we will help you figure out what works best for your home sweet home!

3 Ways to Apply for a Home Equity Loan or Mortgage Loan:

1. Online at [WestMichiganCU.com/home-sweet-home](https://www.WestMichiganCU.com/home-sweet-home)
2. Calling us at 1(800) 442-4576
3. Speaking with a Member Service Representative

To learn more about this limited time offer, visit:

www.WestMichiganCU.com/home-sweet-home

*Offer does not apply to refinances of current loans held at West Michigan Credit Union. Rate based on term and credit worthiness. Credit is subject to approval. Must qualify for membership. Offer available for a limited time. Home Equity Loans have a Max CLTV (Combined Loan to Value) of 80% and may require an appraisal. Home equity loans are limited to primary residence located in Michigan. First mortgages are limited to properties located in Michigan with a Max LTV (Loan to Value) of 97% and require an appraisal. Additional CLTV and eligibility requirements may apply to first mortgages. Member Reward points may not be used with offer for additional savings. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally insured by NCUA. Equal Housing Opportunity.

New Community Partnerships!

We are excited to announce new partnerships with AYA Youth Collective, Youth Attention Center, and Staircase Youth Services! Beginning April 1, we will be collecting items and monetary donations to help youth experiencing homelessness and instability.

To view the list of requested donation items and learn more about our community partners, visit:

[WestMichiganCU.com/community-involvement](https://www.WestMichiganCU.com/community-involvement)