



**WEST MICHIGAN
CREDIT UNION**

**JANUARY
20
24**

You are cordially invited to join our **2024 Annual Meeting.**

**MARCH
19
2024
5:30 PM**

**SAVE
THE
DATE**

Join us while we recap all that has happened in 2023 and look forward to the future. Thank you for being a member of WMCU!

Be on the look out for an email with more information.

*WMCU
Board of Directors*

Holiday Closings

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

- Monday, January 1st
- Monday, February 19th

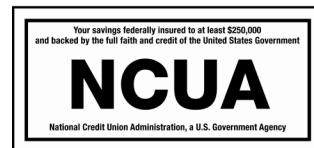
Access your accounts through:

- 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



New Community Partnership!

We are excited to once again partner with the Land Conservancy of West Michigan! They conserve land by creating public nature preserves, providing support to local communities, and helping private land owners. We will be collecting monetary donations to **keep nature nearby** at all of our locations beginning January 1 through March 31, 2024.

We were honored to be able to volunteer with LCWM the past few years planting shrubs and tearing down hunting blinds. We can't wait to get out and volunteer again this year!

GRAND RAPIDS

BIG RAPIDS

REED CITY

CADILLAC

MANISTEE

Leave Us a Review

We love knowing what you appreciate and how we can improve our service to better your experience! Leave us a review on Facebook or Google. You can also submit a review or concern to **CUinfo@WestMichiganCU.com**



Community News

Helen DeVos Children's Hospital Radiothon

We were proud to sponsor the Helen DeVos Children's Hospital Radiothon again to help raise critical funds for patients and families that need it most. With the help of the community, the Helen DeVos Children's Hospital Foundation surpassed their goal and raised a new all-time record of **\$601,374** to provide health care for kids in West Michigan and beyond!

A group of WMCU team members volunteered at the Radiothon this year, as well. We made friendship bracelets that went directly to the kids, and there were also stations for fleece tie blankets and hand-made cards! We were honored to do our part in making sure children get the care they need today to ensure a healthy tomorrow.

Angel Tree and Toys for Tots Toy Drives

The generosity shown by our members and team members this year was outstanding and much appreciated by your community. We received tons of toy donations and spread so much holiday cheer this year!

Thank you!

Rates as low as

6.49%
apr

Travel

6.49%
apr

Renovate

6.49%
apr

Consolidate

Apply for a West Michigan Credit Union Home Equity Loan today!

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Our Home Equity loans allow you to borrow money against the equity of your home and are designed to be flexible and convenient for you. You are able to finance periodic expenses such as family vacations or home remodeling projects, and you can also consolidate your debt!



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www.WestMichiganCU.com/he-promo

*APR=Annual Percentage Rate. Minimum rate offered 6.49% APR (Annual Percentage Rate) for 5-year term. Loan amounts may vary. This promotion is not eligible on refinances of any existing loans with West Michigan Credit Union. Offer available for a limited time. Payment per \$1,000 borrowed at 6.49% APR is \$19.57 for a 60-month term. Max CLTV (Combined Loan to Value) is 80% and may require appraisal. Closing costs include an application fee and may include an appraisal fee up to \$515. Credit is subject to approval. Must qualify for membership. Rates may vary based on creditworthiness. Offer available for a limited time. Limited to primary residence located in Michigan. 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.