



## Stay cool & skip a payment!

We are excited to return to offering our Summer Skip-A-Pay program. Take advantage of skipping your August payments to add a little wiggle room to your Summer adventure budget!

Come into one of our branches or call us at 616.451.4567 to learn if you qualify to skip your August payment. Skip-A-Pay forms are available at your local branch or by visiting our websites at:

[westmichigancu.com/skip-a-pay](http://westmichigancu.com/skip-a-pay) | [bloomcu.org/loan-center/skip-a-pay](http://bloomcu.org/loan-center/skip-a-pay)

## Don't tax my credit union.

Credit unions have always been not-for-profit, member-owned institutions that exist to serve our members, not shareholders. We are organizations that are designed to serve our communities, and for that we have been exempt from paying corporate income tax (we of course pay many other taxes). Turmoil in Washington has that status in jeopardy. As politicians look for ways to fund the government, taxing credit unions is being discussed among lawmakers. It's a real concern for our industry.



If this were to happen, it would severely hamper our ability to serve our member/owners. Credit unions would likely be forced to make decisions that lead to more and higher fees, higher loan rates, lower savings rates, and less investment in member financial education and our communities. Engaging a broader audience helps us be heard at a time when things are moving fast. Now is the time to act to protect our credit unions.

Read more at [bloomcu.org](http://bloomcu.org)

## Holiday Closings

All branches will be **CLOSED** the following dates:

- Friday, July 4th
- Saturday, July 5th
- Monday, September 1st

### 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 & Instagram!

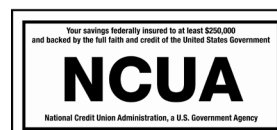


@westmichigancu  
@bloomcreditunion

## eStatements

Don't forget to enroll for eStatements to receive your statements even faster!

To sign up for eStatements, login to **Online Banking** and find **eStatements** under **Popular Features** on the left hand side.



# Community News

## Bloom Credit Union



At Bloom, we've always focused on helping members & the environment thrive! As part of our partnership with the **Arbor Day Foundation**, for every new account opened since January 2024, we've been planting a tree in a forest of great need in Michigan. So far, we've planted **8,765** trees!

## West Michigan Credit Union



At West Michigan, we partner with **Giving Tree Books** to promote children's literacy and provide new, free books to children from under-resourced communities. We plan to donate books to 5 schools near each branch, and we've donated **over 700** books so far in 2025!



## Changes to the Funds Availability Agreement

**\*Effective 07/01/2025.**

Same Day Availability: The funds deposited may not be available until the second business day after the day of your deposit. The amount available to you the first business day after the day of your check deposit has increased from \$225 to \$275.

If we do not make all of the funds from your deposit available to you, we will notify you at the time of your deposit. These funds may be delayed for a longer period of time under the following circumstances:

You deposit checks totaling more than \$6,725 in any one day; or you have repeated overdrafts causing your account to be negative \$6,725 or more on two or more days in the past 6 months. This amount has increased from \$5,525.

New Accounts: We will make funds from deposits of the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and Federal, State, and Local government checks available on the first business day after the day of the deposit if it meets certain conditions. This amount has increased from \$5,525.

ATM deposits: The amount of the deposit that is made available to you on the first business day after the day of the deposit using ATMs that we own or operate has increased from \$225 to \$275.

All other provisions of the April 2025 funds availability policy remain effective.

Federally insured by NCUA.

## Thank you for *growing* with us!

This year, we went through some pretty big changes together! Bloom Credit Union and West Michigan Credit Union, both Divisions of WMCU, merged on April 1, 2025. As with any big change, there were bumps along the way, but we made it through and we are **better together**.

Thank you for your patience, understanding, and willingness to work with us to provide you and our communities more! We couldn't do what we do without your support, and we want to show our appreciation.

Stay tuned to our websites & follow both credit unions on Facebook and Instagram for exciting things coming soon!