

SIMPLY BETTER.

April 1, 2022

We are excited to have you as part of the WMCU family!

Enclosed, you will find important disclosures and documents pertaining to the transfer of your new membership with West Michigan Credit Union. The documents included are: Funds Availability Disclosure, Fee Schedule, Member Rewards Points, Changes to Account Numbers, Suffixes, and Routing Number.

Here are a few important dates regarding the merger. On May 14, 2022, your accounts will transfer to West Michigan Credit Union's core processing system. Due to the merger, the weekend of May 14th, your Online Banking and Mobile App will not be accessible. The Plymouth St. and 36th St. locations will be closed on May 16, 2022, to further facilitate the merger. Beginning May 14, 2022, you will no longer be able to deposit funds at an ATM.

While these may seem like big changes, West Michigan Credit Union will continue to provide you with familiar products and services. Therefore, you will notice similarities in our Online Banking and Mobile App. In addition, there will be no changes to the phone number or the friendly faces at the branches.

We understand that this merger may be stressful when managing your accounts, West Michigan Credit Union is dedicated to making the transition as seamless as possible. To get more information on the merger, visit our website at WestMichiganCU.com/merger-member-resource-center.

Thank you for trusting us to help you reach your financial goals, as we will always work to exceed your expectations. We look forward to showing you what makes us, **SIMPLY BETTER.**

Sincerely,



William J. Keim
President/CEO



WEST MICHIGAN CREDIT UNION

1319 FRONT ST NW
GRAND RAPIDS, MI 49504
1(800) 442-4576

Effective 05/15/2022

Funds Availability Rev. 7-2020

West Michigan Credit Union's general policy is to make funds from your cash or check deposits available to you the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written and items you have authorized.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal Holidays. If you make a deposit on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day, we will consider that the deposit was made on the next business day we are open.

Same Day Availability

All electronic direct deposits, incoming wire transfers, and U.S. Treasury checks that are made payable to you will be available on the same business day that we receive your deposit.

The following funds deposited into your account will also be available on the same business day that we receive your deposit, as long as you make the deposit directly to one of our employees:

1. Cash.
2. U.S. Postal Service Money Orders.
3. Federal Reserve Bank Checks/Federal Home Loan Checks.
4. Cashier's, Certified, or Teller's Checks.
5. Established local or nationally recognized businesses.
6. Local school, college, and university checks.
7. "On Us" checks (checks drawn on West Michigan Credit Union). Same day availability only applies if the draft covered by the Member's Account has an available balance that exceeds the amount of the draft.
8. Computer generated payroll checks issued through a payroll company (Paychex and ADP) imprinted with "payroll" on the check.
9. Local bank and member Credit Union money orders.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available on the same day we receive the deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your check deposit will be made available by the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You deposit checks totaling more than \$5,525 in checks in any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe the check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open:

Funds from cash, wire transfers, and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of the first \$5,525 of a day's total deposit of cashier's, certified, teller's, traveler's, and Federal, State, and Local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the check must be payable to you. The excess over \$5,525 will be available on the seventh business day after the day of deposit. If your deposit of these checks (other than US Treasury checks) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the deposit.

Generally, funds from all other check deposits will be available on the seventh business day after the day of deposit.

Foreign Checks

Foreign checks are checks drawn on financial institutions that are not located in the U.S. This policy does not apply to foreign checks. We do not accept foreign checks.

Fee Schedule

★	\$2.00	Account History Print Out
	\$20.00	Account Research – per hour
	\$0.50	Bill Pay Transaction Overage Fee (each, over 20)
★	\$5.00	Card Replacement (Credit, Debit, Travel Card)
	\$3.00**	Check Cashing/Negotiation
	\$5.00	Check Cashing/Negotiation – Non-Members
★	\$3.00	Check Copy
★	\$3.00	Credit Union Corporate Check (1 free/ month)
	\$30.00*	CU*Advance – Per Occurrence***
	\$10.00	Dormant Account Monthly Fee – No Activity for 12 months
	\$3.95	ECM Payment: One-Time Payment – Per Payment
	\$10.00	Escheat – Per Occurrence
	\$25.00	Garnishment/Levy
★	\$3.00	Gift Card by VISA
★	\$10.00	Instant Issue Card
	\$5.00	Membership Fee – at time of opening membership
★	\$1.50	Money Order – Per Money Order (4 free/month)
★	\$30.00*	Non-Sufficient Fund Fee – Per Occurrence
	\$20.00	Overnight Fee
★	\$20.00	Returned Deposit Item
	\$5.00	Returned Mail
	\$2.00	Simple Checking – Per Month (waived with e-statements)
	\$4.00	Simply Better Checking – Per Month
	\$1.00	Statement Copy – Previous 12 Months
	\$2.00	Statement Copy – Older than 12 Months
★	\$30.00	Stop Payment
	\$5.00	Travel Money Card by VISA
	\$3.00	Travel Money Card Reload
★	\$15.00	Wire Transfer – Domestic Outgoing
	\$35.00	Wire Transfers – International Outgoing

*Fee applies when overdraft is created by check, in person withdrawal, ATM withdrawal, or other electronic process. ** Waived when deposited through RDC.

***Waived if the transaction is less than \$5.00 and causes an overdraft. ★ = Redeemable with Member Rewards Points.

Fees listed on this page are accurate as of the date it was printed. Fees subject to change.

Member Rewards Points

With Member Rewards, you can refund fees, save on WMCU products, and earn limited edition WMCU gear! Member Reward Points are automatically accumulated each month, based on the products and services you used the month prior. You can contact us or view your point history in Online Banking. Member Rewards Points cannot be redeemed within Online Banking. Contact us to redeem your points and enjoy the benefits of being a WMCU member!

We understand that accumulating Member Reward Points can take time, and we value your membership from Western Districts Members Credit Union. To help get you started, we are awarding each membership with 5,000 pts. To learn more ways to accrue points view the Member Rewards page in Online Banking.

While we have many uses for your Member Rewards Points; we are proud to offer loan discounts, reductions on closing costs, refunds on non-sufficient funds/CU*Advance fees, and refunds on loan late fees. To learn about all that you can use Member Rewards Points for reference the lists shown on this page or WestMichiganCU.com/member-rewards.

SPEND YOUR REWARDS:

Refund Fees	Cost
One non-sufficient funds/CU*Advance fee	4,000 pts
One loan late fee (up to \$25)	2,500 pts
Account history print-out	500 pts
One card replacement fee	2,500 pts
Check copy	750 pts
Credit Union corporate check	1,000 pts
Gift Card by VISA fee	750 pts
Money Order	500 pts
Returned deposit item fee	2,500 pts
Stop payment fee	2,500 pts
Wire transfers – domestic outgoing	2,500 pts
Instant Issue Card	10,000 pts

This schedule does not include all fees and is subject to change. Fees can only be redeemed for 30 days prior.

Save on WMCU Products	Cost
One free box of WMCU logo checks (contact us)	5,000 pts
\$50 off of loan application (H.E)	2,500 pts
\$100 off Closing Costs	5,000 pts
*0.25% off of loan	5,000 pts

*Minimum rate offered 2.54% APR (Annual Percentage Rate). Does not include H.E., Mortgage, Revolving, or CD Secured Loans. Only one discount per loan.

Offers cannot be combined with any other special.

WMCU Gear	Cost
Tote Bag	1,000 pts
Coffee Mug	2,000 pts
Earbuds	2,000 pts
Pop Socket Phone Accessory	2,000 pts
Piggy Bank	2,500 pts
Umbrella	4,000 pts
Tumbler Cup with Straw	6,000 pts
Travel Mug	6,000 pts
Water Bottle	6,000 pts
Cooler	8,000 pts
Beach Towel	10,000 pts
Camping Chair	18,000 pts

List above can change at any time. Items will not be shipped. Quantities may be limited. Rewards points cannot be shared between members. Points are calculated and credited at the end of the month. Member Rewards Points expire three years after they are earned.

EARN YOUR POINTS:

Loyalty	Amount
Every year of membership (after 1 year)	5 pts
Valid Email Address	5 pts
Attend a Seminar or Annual Meeting	50 pts
Opted into CU Contact	5 pts
Wrong Address	-25 pts

Deposit	Amount
Simply Better Checking Account	100 pts
Simple Checking Account	50 pts
Additional Savings Account	25 pts
Certificate of Deposit	10 pts
Aggregate balance of \$1,000-\$9,999	25 pts
Aggregate balance of \$10,000-\$49,999	50 pts
Aggregate balance of \$50,000+	100 pts
Savings Account with Negative Balance	-500 pts

Lending	Amount
Mortgage Loans	300 pts
Home Equity Loans	100 pts
All Other Loans	50 pts
Aggregate balance of \$1,000-\$9,999	25 pts
Aggregate balance of \$10,000-\$49,999	50 pts
Aggregate balance of \$50,000+	100 pts
Delinquent Loan Account (over 30 days)	-500 pts

Plastics	Amount
Active Debit Card	20 pts
Active VISA Credit Card	20 pts
Use Debit Card 5+ times per month	20 pts

Self-Service	Amount
Active CU*Talk Audio Response - Audio	10 pts
Active It's Me 247 Online Banking	25 pts
Text Banking	20 pts
Enrolled in E-Statements	50 pts
Enrolled in Bill Pay	50 pts
Enrolled in E-Notices	50 pts
Enrolled in E-Alerts	20 pts
Direct/ACH Deposit of at least \$500/mo.	25 pts
Loan Payment via Auto Funds Transfer	25 pts
Account Transfers via Auto Funds Transfer	10 pts

New Account Number Format

Upon our conversion date of May 14, 2022, your Western Districts Members Credit Union member number will change to a new format. The change of your account number is a crucial key to ensure correct identification within your membership with West Michigan Credit Union.

From May 14, 2022 on, your account number will become an eight (8) digit number. Member numbers will begin with the number one (1) and have added zeros (0) to form the full eight (8) digit number. As an example, member number 99999 would become 10099999. See below for additional examples of your new account number format.

<u>9</u>	→	100000 <u>9</u>
<u>99</u>	→	10000 <u>99</u>
<u>999</u>	→	1000 <u>999</u>
<u>9999</u>	→	100 <u>9999</u>
<u>99999</u>	→	100 <u>99999</u>

If you are in need of additional assistance with your new account number format, please visit your local branch and speak with a member service representative.

Routing Number

West Michigan Credit Union's routing number is:

#272481004

Changes to Account Suffixes

Along with your account number(s) changing to a new format, suffixes will also be altered upon the May 14, 2022 conversion date. Suffixes are an additional set of digits that identifies the exact account under a membership. For example, checking, savings, and auto loans, all have a unique suffix to identify each account individually from one another.

In addition to the suffix changes, some nicknames previously established will not translate over to your new West Michigan Credit Union account. You will need to rename those accounts you wish to display as a nickname in Online Banking.

For a condensed list of suffix conversions, please see the table to the right of this column. Additional suffixes not listed, such as loans, please contact 800-442-4576 or visit your local branch and speak with a representative.

Account	Old Suffix	New Suffix
Share Savings	000	000
Christmas Club	020	060
H.S.A	023 - 024	130 – 131
Money Market Savings	025	030 - 032
CP Repayment Plan	009	020 – 029
Sub Shares	011 - 014	020 – 029
Extra Sub Shares	150 – 155	020 – 029
Vacation Club	021	061
Checking	001 – 008	080 – 084
Traditional IRA	015 – 019	070 – 072
Education IRA Shares	215 – 219	110 – 111
Roth Conversion IRA	116 – 119	120 – 121
Roth IRA Shares	115	100 – 101

Account	New Suffix
Regular CDs – All Types	300 – 323
IRA CDs – All Types	400 – 419

