



Holiday Closings

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

- Monday, October 12th
- Thursday, November 26th
- Friday, November 27th
(closes at 1pm)
- Thursday, December 24th
(closes at 1pm)
- Friday, December 25th
- Thursday, December 31st
(closes at 1pm)
- Friday, January 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 and Instagram!



@WestMichiganCU



0% APR* for 6 months on balance transfers from your high interest credit card!

No Annual Fees and No Balance Transfer Fees! Take advantage of this limited time offer to consolidate debt and lower your interest rates! Earn 0% APR* for 6 months by transferring your high interest credit card balance to one of our new credit cards. To be eligible for this promotion, you must be approved for either the Better Rate or the Better Reward credit card.

You can apply for one of our new credit cards at any time, but a balance transfer will require you speaking with a member service representative.

Apply for one of our new credit cards by:

- Calling us at 1(800) 442-4576
- Speaking with a Member Service Representative
- Applying online

To learn more about this limited time offer, visit:

www.WestMichiganCU.com/0-apr/

*APR = Annual Percentage Rate. After 6-month time period expires, the rate for the Better Rate credit card will be 7.5% - 17% and the rate for the Better Reward credit card will be 8.5% - 18%. Rate is subject to approval. Rate is subject to change and is based on creditworthiness. Must qualify for membership. Limited time offer, balance transfers must be completed by November 15, 2020. Promotional rate starts at date of 1st transfer. Promotion cannot be combined with any other offer, including member rewards points discounts. Promotion is available for either the Better Rate credit card or the Better Reward credit card program only. Balance transfer promotion of 0% is not available for balances transferred from one WMCU credit card to another WMCU credit card or any other WMCU loan balances. No balance transfer fee applicable with promotion. No annual fee. Cash back will not be earned on the Better Reward credit card for any balance transfers. Participants can earn 1% (.01) cash reward up to \$200 per month by using the West Michigan Credit Union Better Reward credit card to make purchases. Cash rewards will be calculated at the end of each billing cycle by multiplying your purchases by 1% (.01). Cash rewards will be credited to your credit card account within your next billing cycle and rounded to the nearest cent. Full terms and conditions will be sent with your Better Reward credit card. You, as the member, are responsible for reading the Better Reward Terms and Conditions. West Michigan Credit Union may amend the terms and conditions at any time without notice.

Fee Schedule

Effective January 1, 2021

Service	Fee
☆ Account History Print-Out	\$2.00
Account Research	\$20 / Hour
Bill Pay Transaction Overage Fee (Over 20)	\$0.50 each
Card Replacement (Credit, Debit, Travel Card)	\$5.00
Check Cashing/ Negotiation	\$3.00
Check Cashing/ Negotiation - Non Members	\$5.00
☆ Check Copy	\$3.00
☆ Credit Union Corporate Check	\$3.00 (1 per month)
☆ CU Advance - Per Occurrence	\$30.00
Dormant Account Monthly Fee - Accounts Inactive for 12 Months	\$10.00 / Month
ECM Payment: One-Time Payment	\$3.95 / Payment
Escheat Fee - Per Occurrence	\$10.00 / Occurrence
Garnishment/Levy	\$25.00
☆ Gift Card by VISA	\$3.00
☆ Instant Issue Card*	\$10.00
Membership Fee - At Time of Account Opening	\$5.00
☆ Money Order - Per Money Order	\$1.50 each (4 free per month)
☆ Non-Sufficient Funds Fee - Per Occurrence	\$30.00**
Overnight Fee	\$20.00
☆ Returned Deposit Item	\$20.00
Returned Mail	\$5.00
Simple Checking (Waived with eStatements)	\$2.00
Simply Better Checking	\$4.00
Statement Copy - Previous 12 Months	\$1.00
Statement Copy - Older Than 12 Months	\$2.00
☆ Stop Payment	\$30.00
Travel Money Card by VISA	\$5.00
Travel Money Card Reload	\$3.00
☆ Wire Transfers - Domestic Outgoing	\$15.00
Wire Transfers - International Outgoing	\$35.00

☆ Can be waived or refunded with Member Rewards points.

*When available. More Information to follow in the near future.

**Fee applies when overdraft is created by check, in person withdrawal, ATM withdrawal, or other electronic means.

Fees are subject to change. Ask any Credit Union employee for details.



2021 Board of Directors

We have 3 board incumbent positions up for re-election on the 2021 Board of Directors. If you are interested in volunteering to be a board member, please send a letter of intent and resume of qualifications to the Nominating Committee by December 15, 2020.

Send all submissions to:
 West Michigan Credit Union
 Attn: William Keim
 1720 Michigan St NE
 Grand Rapids, MI 49503

NOTE: There will be no nominations from the floor on the day of the event. Voting will be held in the first quarter of 2021, with our Annual Meeting scheduled for Tuesday, March 16, 2021



December Skip-A-Pay

Add a little extra padding to your holiday budget! Contact us to see if you qualify to skip your December payment.

Proceeds from the December Skip-A-Pay will be donated to Helen DeVos Children's Hospital.

