



Upcoming Holiday Happenings

Be on the lookout for our upcoming Winter promotions. Beginning on November 1, 2021, we will begin our Annual Holiday Loan Special with a new competitive rate to jump start your seasonal shopping!

Expect our Skip-A-Pay program to return this December to help you keep some wiggle room in your budget and start making new Holiday memories.

Stay up to date on our limited-time offers by following us on Facebook and Instagram and by visiting WestMichiganCU.com!

Holiday Closings

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

- Monday, October 11th
- Thursday, November 25th
- Friday, November 26th **at 1pm**
- Friday, December 24th **at 1pm**
- Saturday, December 25th
- Friday, December 31st **at 1pm**
- Saturday, January 1st, 2022

Access your accounts through:

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



Current and Upcoming Local Partnerships

Continuing through the month of October, all West Michigan Credit Union branches are partnering with local Foster Care programs. Help us in our efforts of collecting items needed by local children and teenagers entering the Foster System. We will be collecting the requested items in all branch locations through October 31, 2021.

To learn more about **Foster Value, Foster Hope, Foster Love**; visit WestMichiganCU.com/Foster

Then, in November, we will be turning our focus to our local Holiday toy drives. Stay connected with us on social media to stay updated on our local partnerships.

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



[@WestMichiganCU](https://www.instagram.com/WestMichiganCU)

eStatements

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

To sign up for eStatements, login to Online Banking and click "My Documents" or visit, WestMichiganCU.com/ecomunication



Fee Schedule:

Effective January 1, 2022

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.

**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.



2022 Board of Directors

We have 3 incumbent board positions up for re-election in the 2022 WMCU 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, 2021.



Send all submissions to:

West Michigan Credit Union
Attn: William Keim
1720 Michigan St. N.E.
Grand Rapids, MI 49503

Note: There will be no nominations from the floor on the day of the event. Voting will be held at our Annual Meeting scheduled on Tuesday, March 15, 2022.



Switch your Credit Card

WMCU is retiring its Gold and Classic Credit Card programs, so what might that mean for you?

As your Gold and Classic Visa Credit Cards expire, WMCU will not be renewing your card. Switch to one of our two new credit card options, Better Rate or Better Reward, to continue enjoying uninterrupted service and use.

To learn about how to switch to one of our new credit card programs, call us at **1(800) 442-4576** or visit **WestMichiganCU.com/better**

