



**WEST MICHIGAN
CREDIT UNION**

OCTOBER
**20
23**



Upcoming Holiday Happenings

Be on the lookout for our upcoming Winter promotions. Beginning on November 1, 2023, 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!



Upcoming Local Partnerships

The holidays are just around the corner; help spread some cheer and give back this year! We will be collecting new, unwrapped toys for our local youth beginning November 1, 2023 for Angel Tree and Toys for Tots. Join us in our efforts to brighten the holiday season!

To learn more about our current partners, visit:

WestMichiganCU.com/community-involvement

As always, connect with us on social media to stay updated on our local partnerships and visit your local branch to donate and support your community.

Holiday Closings

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

- Monday, October 9th
- Saturday, November 11th
- Thursday, November 23rd
- Friday, November 24th **at 1pm**
- Monday, December 25th
- Monday, January 1st

Access your accounts through:

- It's Me 24/7 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

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**



GRAND RAPIDS

BIG RAPIDS

REED CITY

CADILLAC

MANISTEE

Fee Schedule:

Effective January 1, 2024

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
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 Presentment	\$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.

**Waived when deposited through RDC.

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



2024 Board of Directors

We have 3 incumbent board positions up for re-election for our 2024 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, 2023.



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 19, 2024.

Quarterly Insurance Update

Cold weather is here! That means bonfires, apple cider, and beautiful leaves, so insurance isn't on your mind. However, did you know that taking five minutes to review your auto and home insurance can save you from losing time and fun with your family?

Melissa with Comparison would be happy to review your current policy and see if you have appropriate liability coverage, as well as rental car coverage! Feel free to call, text, or email Melissa with Comparison to review your policies and end your year on the right foot!



Melissa Price
Licensed in Auto,
Home, and Life

1-616-432-5023

1-616-710-1469

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*Comparison Insurance is owned by
Liberty Mutual Insurance Company

