



## Upcoming Holiday Happenings

Be on the lookout for our upcoming Winter promotions. Beginning on **November 1, 2024**, 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.

To stay up to date on our limited-time offers, visit:

[WestMichiganCU.com](https://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, 2024 for Angel Tree, Toys for Tots, and Project Christmas. Visit your local branch to donate and support your community.

To learn more about our current partners, visit:

[WestMichiganCU.com/community-involvement](https://WestMichiganCU.com/community-involvement)

## Wallet, Meet the Future

You can now add your WMCU debit and credit cards to your digital wallet! Your card details can be added to Apple Pay™, Google Pay™, and Samsung Pay™.

Adding your West Michigan CU debit and credit cards to your digital wallet makes using your account safe, secure, and *simply better*.

To learn more about digital wallets and the benefits, visit:

[WestMichiganCU.com/digital-wallet](https://WestMichiganCU.com/digital-wallet)

## Holiday Closings

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

- Monday, October 14
- Monday, November 11
- Thursday, November 28
- Friday, November 29 **at 1pm**
- Tuesday, December 24 **at 1pm**
- Wednesday, December 25
- Tuesday, December 31 **at 1pm**
- Wednesday, January 1

### 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!

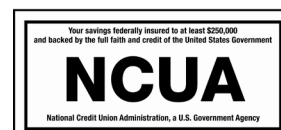


@WestMichiganCU

## eStatements

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

To sign up for eStatements, login to Online Banking and select "My Documents" or visit, [WestMichiganCU.com/ecommunication](https://WestMichiganCU.com/ecommunication)



## Fee Schedule:

Effective January 1, 2025

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	\$5.00
☆ Credit Union Corporate Check	\$5.00 (1 free 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	\$100.00
Garnishment/Levy	\$50.00
☆ 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	\$2.00 each (4 free per month)
☆ Non-Sufficient Funds Fee - Per Presentment	\$30.00*
Overnight Fee	\$35.00
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	\$20.00
Wire Transfers - International Outgoing	\$40.00
Wire Transfers - International Incoming	\$12.00

☆ 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.



## 2025 Board of Directors

We have 3 incumbent board positions up for re-election for our 2025 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, 2024.



### 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 18, 2025.

## Find Surcharge-Free ATMs Near You

Beginning January 1, 2025, NYCE Network (previously known as the Jeanie Network) ATMs will no longer be surcharge-free.

West Michigan Credit Union is now partnered with the Co-Op Shared Branch and ATM Network. The Co-Op Network has over 30,000 surcharge-free locations to choose from!

Find a location near you today and other important information by visiting:

**[WestMichiganCU.com/atm-locations](https://www.westmichigancu.com/atm-locations)**



## Partnership Announcement

We are excited to announce our upcoming partnership with **Bloom Credit Union!**

*More details coming soon!*