



Upcoming Holiday Happenings



Be on the lookout for our upcoming Winter promotions. Beginning on **November 1, 2025**, we will begin our **Annual Holiday Loan Special** with a new competitive rate to jump start your seasonal shopping!



You can 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.



We will be collecting new, unwrapped toys for our local youth beginning November 1, 2025 for **Angel Tree, Toys for Tots, and Project Christmas**. Visit your local WMCU branch to donate and support your community.

Find full promotion and community involvement details on our websites:

bloomcu.org | westmichigancu.com

Holiday Closings

All branches will be **CLOSED** the following dates:

- Monday, October 13
- Saturday, October 18
- Tuesday, November 11
- Thursday, November 27
- Friday, November 28 @ 12pm
- Wednesday, December 24 @ 12pm
- Thursday, December 25
- Wednesday, December 31 @ 12pm
- Thursday, January 1

Access your accounts through:

- It's Me 24/7 Online Banking
- Debit Card
- Shared Branch
- Mobile App with Remote Deposit

Stay up to date on closings, news, & events - **like our FREE Community Shred Day on November 1, 2025** - by following us on Facebook & Instagram!



@westmichigancu
@bloomcreditunion

eStatements



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

To sign up for eStatements, login to **Online Banking** and find **eStatements** under **Popular Features** on the left hand side.

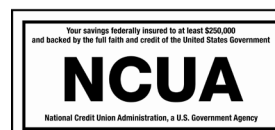
2026 Board of Directors

We have incumbent board positions up for re-election for our 2026 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, 2025.



Send all submissions to:
WMCU
Attn: Lori Malpass
1319 Front Ave. NW
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 in March 2026. More details to come.



Community News

Bloom Credit Union



At Bloom, we've always focused on helping members & the environment thrive! As part of our partnership with the **Arbor Day Foundation**, for every new account opened since January 2024, we've been planting a tree in a forest of great need in Michigan. So far, we've planted **10,914** trees!

West Michigan Credit Union



At West Michigan, we partner with **Giving Tree Books** to promote children's literacy and provide new, free books to children from under-resourced communities. We've visited schools near each branch and donated **over 1,000** books so far in 2025!

New Tiers for Money Market Accounts:

Effective October 1, 2025

Balance	Rate
0-\$2,499.99 (<i>\$2,500 is the min balance</i>)	0.1%
\$2,500-\$10,000	0.2%
\$10k-\$25,000	0.3%
\$25k-\$50,000	0.4%
\$50k-\$150,000	0.5%
\$150k-\$300,000	0.75%
\$300k-\$500,000	0.85%
\$500,000+	1.00%

Annual Fee Schedule: Effective January 1, 2026

Please be assured there are no new or increased fees.

Checking Accounts

Service	Fee
Select Checking with Interest	\$5.00/month
Business Interest Checking	\$5.00/month
Simply Better Checking	\$4.00/month
Card Replacement (Credit, Debit, & Travel Card)	\$5.00

Success Money Market Accounts

Service	Fee
Below Minimum Balance Fee <i>Minimum Balance: \$50,000</i>	\$10.00/month

Miscellaneous

Service	Fee
Account Research	\$20.00/hour
ACH Origination Return Fee	\$30.00 ea.
Check Negotiation <i>Waived when deposited via RDC, a savings account balance over \$100, a loan or debit card is present</i>	\$3.00
Check Negotiation Non-Member	\$5.00
Check Copy	\$5.00
Coin Processing Fee <i>Amount given to local charity</i>	6% per transaction
Credit Union Corporate Check <i>1 free per month</i>	\$5.00 ea
CU*Advance/No Bounce Overdraft Fee <i>Max 3/day per occurrence, per suffix</i>	\$25.00
Dormant Account Fee <i>If no activity for 12 mo. Waived for members age 18 and under.</i>	\$10.00/month
ECM Payment (one time payment)	\$5.95 ea
Escheat Fee (per occurrence)	\$100.00 ea
Garnishment/Levy	\$50.00 ea
Gift Card by Visa	\$3.00 ea
Christmas Club Early Withdrawal (per occurrence)	\$5.00
IRA Transfer to Another Institution <i>Fee taken from savings account</i>	\$30.00
IRA Early Withdrawal (before 59.5 years old)	\$20.00
Mailed Paper Statement <i>Waived for members age 18 and under, retirees*, & Simply Better Checking Benefit must be deposited to the Credit Union to qualify for waived fee</i>	\$5.00/month

Miscellaneous

Service	Fee
Money Order (each) <i>4 free per month</i>	\$2.00 ea
Non-Co-Op ATM Transactions <i>Includes withdrawals & transfers**</i>	\$1.95 ea
Non-Sufficient Funds Fee (per presentment)	\$30.00 ea
On-Demand Posting (early ACH)	\$5.00
Rush Delivery Fee	\$35.00
Returned Mail	\$5.00
Membership Savings Account (early closure) <i>If closed within 180 days</i>	\$15.00
Statement Copy/History Printout Fee	\$5.00 ea
Stop Payment Fee	\$30.00 ea
Travel Money Card by Visa	\$5.00 ea
Travel Money Card Reload	\$3.00 ea
Wire Transfer-Domestic Outgoing	\$20.00 ea
Wire Transfer-International Outgoing	\$40.00 ea
Wire Transfer-International Incoming	\$12.00 ea

ATM/Debit Card Fees

Service	Fee
Instant Issue Card	\$10.00 ea
Replacement Card Fee	\$5.00 ea
Visa Foreign Country Transaction Fees (per transaction) <i>Currency Conversion Issuer Cross-Border Assessment</i>	0.20% 0.60%

Safety Deposit Boxes (all sizes not available at all locations)

Service	Fee
Box Size: 3 x 5	\$45.00
Box Size: 3 x 10	\$65.00
Box Size: 6 x 5	\$65.00
Box Size: 5 x 10	\$90.00
Box Size: 10 x 10	\$110.00

*Retired members are members who receive a retirement annuity, pension, Social Security, or similar retirement payment from private government sources, or live in or belong to a retirement organization.

**Fees may be charged by owners of Non-Co-op Network ATMs; however, 30,000 surcharge-free Co-op Network ATMs are available with no fees charged by the ATM owner.

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