

Tis the Season of Giving & Saving

Get ready for a season of savings, giving, and holiday cheer! Beginning **November 1, 2026**, our Annual Holiday Loan Special returns to help make your holiday plans a little brighter. The special will feature a competitive rate that is well below the national average credit card rate. Whether you're shopping for loved ones or planning seasonal travel, we're here to help make the season more affordable.

The spirit of giving is also coming back to our branches! We'll be collecting new, unwrapped toys for local children through Angel Tree, Toys for Tots, and Project Christmas. Stop by any WMCU branch to drop off a donation and help bring joy to families throughout our branch communities. Together, we can make this holiday season a little brighter for everyone.

[Read more about our community involvement and full promotion details. >>](#)



Join our Board of Directors

We have three (3) incumbent board positions up for re-election for our 2027 WMCU Board of Directors. Any member of voting age who wishes to run for election may nominate themselves by completing a nomination form available at our Front Avenue branch and obtaining signatures from at least one percent (1%) of members of voting age.

To begin the process of potentially joining our Board of Directors, please send a letter of intent and resume of qualifications to the Nominating Committee by December 15, 2026.

Send all submissions to:
WMCU
Attn: Lori Malpass
1319 Front Ave. NW
Grand Rapids, MI 49504

Note: Voting will be held at our Annual Meeting in March 2027. There will be no nominations from the floor on the day of the event. More details to come.

Holiday Closings

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

- Monday, October 12th
- Wednesday, November 11th
- Thursday, November 26th
- Friday, November 27th @ 12pm
- Thursday, December 24th @ 12pm
- Friday, December 25th
- Thursday, December 31st @ 12pm

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, & events by following us on social media!

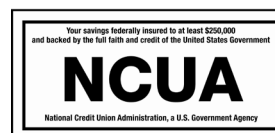


eStatements

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



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



Community News



To continue our commitment to sustainability, celebrate our new Wyoming branch location, and embrace our local community, we gave away two bikes - one adult and one kids bike - from a local business, Alger Bikes!

As part of our partnership with the Arbor Day Foundation, we've been planting a tree in a forest of great need in Michigan for every new account opened. So far, we've planted over 20,000 trees!

Read more about our commitment to planting trees in Michigan. >>

Free Community Shred Day is Back!

Stop by our West Michigan Credit Union Front Ave. branch to get rid of your excess paper, protect your personal information, and help the environment. We hope to see you there!

 **Saturday, October 24, 2026**

 **9 am - 12 pm**

 **1319 Front Ave. NW Grand Rapids, MI 49504**



Annual Fee Schedule: Effective January 1, 2027

There are very few fee changes next year, which are highlighted below.

Checking Accounts

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

Success Money Market Accounts

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

Miscellaneous

Service	Fee
Account Research	\$20.00/hour
ACH Origination Return	\$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 Copy	\$5.00
Credit Union Corporate Check <i>1 free per month</i>	\$5.00 ea
CU*Advance/No Bounce Overdraft <i>Max 3/day per occurrence, per suffix</i>	\$25.00
Dormant Account <i>If no activity for 12 mo. Waived for members age 18 and under.</i>	\$10.00/month
Early Closure of Membership Savings Account <i>If closed within 180 days</i>	\$15.00
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

Miscellaneous

Service	Fee
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
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 (per presentment)	\$30.00 ea
On-Demand Posting (early ACH)	\$5.00
Rush Delivery Fee for Cards	\$35.00
Returned Mail	\$5.00
Statement Copy/History Printout	\$5.00 ea
Stop Payment	\$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
Visa Foreign Country Transaction (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	\$55.00
Box Size: 3 x 10	\$80.00
Box Size: 6 x 5	\$80.00
Box Size: 5 x 10	\$115.00
Box Size: 10 x 10	\$140.00

*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.