



A guide to West Michigan  
Credit Union's merger  
transition.



This guide will help you prepare for a smooth and successful transition.



### **A message from your West Michigan Credit Union CEO, William Keim.**

We are excited to be one step closer in our partnership with Bloom Credit Union and are committed to working with you to make this change as seamless as possible. This transition will provide additional services and valuable features that offer real benefits for West Michigan CU members.

As with any large project, there will likely be something that doesn't go perfectly. Your West Michigan CU Team has been working hard to minimize service disruption, but you can expect minor inconveniences as systems go offline and our branches temporarily close for the upgrade.

This upgrade is our continued promise to better serve our members and provide resources to help you thrive financially. We ask for and appreciate your patience as we move forward in this partnership.

For questions, please call 1(800) 442-4576 or email us at [cuinto@westmichigancu.com](mailto:cuinto@westmichigancu.com). We appreciate your understanding as we work to make this transition ***simply better.***

### **What will be changing for our membership?**

With the emphasis of this transition focusing on improvements, you will see a few things that are changing, including:

- New Mobile App Name & Icon
- New Bill Pay Option
- Business Loans
- New Interest Rates and Fees

### **What won't be changing.**

While a few things may be changing, many things will remain the same:

- Service: The same friendly West Michigan Credit Union team members will be available to help you during this transition.
- Member Numbers: Your membership number will NOT change.
- Debit/ATM, Credit Cards and Checks: You can continue to use your current West Michigan Credit Union Debit/ATM cards, credit cards, and checks as usual.

## Transition Timeline

### PLEASE READ THIS GUIDE AND PLAN AHEAD

#### MONDAY, MARCH 31, 2025

All West Michigan Credit Union and Bloom Credit Union branches will close on Monday, March 31 at noon, so our systems can be transitioned together.

**Services Going Offline:** These West Michigan CU services will be unavailable beginning at noon on 3/31/25 until late that same day: online banking, text banking, phone banking, mobile banking (Remote Deposit), and Shared Branch.

Some pending ACH deposits scheduled for after the merger will be posted on Monday, March 31. If you need any funds while we are closed, you can use one of the 30,000 Co-op Network surcharge-free ATMs. You can search for those ATMs at WestMichiganCU.com.

We anticipate services to be back up and running in the evening on Monday, March 31.

#### TUESDAY, APRIL 1, 2025

All eleven West Michigan and Bloom Credit Union branches will reopen with regular business hours and have access to the Shared Branch Network.

Please visit our website, WestMichiganCU.com, for the most current merger transition information.

## New Mobile App Icon and Look

Mobile banking will continue to be the same user-friendly app you're used to, just with a few small changes:

- New name and icon (see to the right)

Our Mobile app can be accessed from the Apple App Store and Google Play Store. Simply search for "WMCU" to find the app.

Mobile Web Banking will also still be available via web browsers such as Google Chrome, Safari, Microsoft Edge, and FireFox.

## New Bill Pay Option Available

A new bill pay system will be introduced on April 1 giving you a more user friendly interface for paying your bills at WMCU. The platform provides for new technology accessible in both the mobile app and browser based online banking, as well as the increased ability for WMCU team members to assist you with any problems you may have.

**Here's an incentive for you!** When you switch your Bill Pay to the new available platform between April 1 and April 30, 2025, we'll transfer \$10 into your account.

**Helpful Hint:** Take a screenshot of your current billers to make sure you don't lose anything when transferring your payees to the new platform.





## Branch Locations

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### West Michigan Website

[westmichigancu.com](http://westmichigancu.com)

### Grand Rapids | Front Ave.

1319 Front Ave. NW  
Grand Rapids, MI 49504

### Grand Rapids | 36th St.

201 36th Street SE  
Grands Rapids, MI 49548

### Big Rapids

825 Division St.  
Big Rapids, MI 49307

### West Michigan Phone

1.800.442.4576

### Reed City

4795 220th Ave.  
Reed City, MI 49677

### Cadillac

215 Bell Ave.  
Cadillac, MI 49601

### Manistee

316 Care Center Dr.  
Manistee, MI 49660

### Bloom Website

[bloomcu.org](http://bloomcu.org)

### Wyoming

1414 Burton St SW  
Wyoming, MI 49509

### Coopersville

1147 W Randall St  
Coopersville, MI 49404

### Meadowbrook

4833 Town Center SE  
Grand Rapids, MI 49512

### Bloom Phone

616.452.2161

### Creston

1327 Plainfield NE  
Grand Rapids, MI 49505

### Georgetown

2187 Port Sheldon St  
Jenison, MI 49428



**WEST MICHIGAN  
CREDIT UNION**