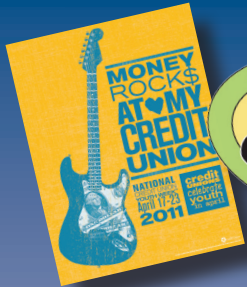


IN YOUR INTEREST

April 2011



Once a member, always a member
www.wmicu.org



We wish to applaud our Younger Members during

National Credit Union Youth Week April 17-23

At WMICU we are dedicated to helping our members learn the value of saving and the life long benefits it creates. All kids up to 12-years of age are encouraged to join our Fawn Club to learn the winning tips about goals and growing their savings. Plus receive cool prizes at the same time.

Fawn Club members earn stickers every time a minimum \$5 deposit is made into their account. Members who collect 10 stickers can complete the registration form on the back of their Fawn Club card and return it to the Credit Union. All cards are put into a drawing and members have a chance to win some great prizes.

Annual Meeting Results

Thanks to everyone that joined us for our 55th Annual Business Meeting, held March 15th at our Big Rapids Credit Union Office. This event highlights our past accomplishments and helps guide the future direction of the credit union.

WMICU had another great year, thanks to you, our loyal members and dedicated staff.

2011 BOARD OF DIRECTORS

Marlin Baker, Shirlee Harry, David Husted, Mike Maskill, Mike Ropele, Sue Scott and Dennis Zvirzdinis



Scholarship Available for Ferris State Students

West Michigan Credit Union founders Jack and Kay Appel created in their memory a Ferris State University Scholarship. Attending students who are at least a sophomore and a member, or are a child of a member of the credit union are eligible to apply for this \$1,000 scholarship.

All applications must be submitted by May 1, 2011. For more information or to obtain and application, stop by any WMICU office, or to apply online go to www.ferris.edu.

DON'T MISS OUT!



RV Loan Special

AS LOW AS **3.25%*** APR

Get that ATV, Travel Trailer or Personal Watercraft you have been thinking about!!! Ask a member service specialist for details, contact our loan department, or visit us online and fill out a quick loan application. **It's so easy.**

**Annual Percentage Rated based on term and credit worthiness.*

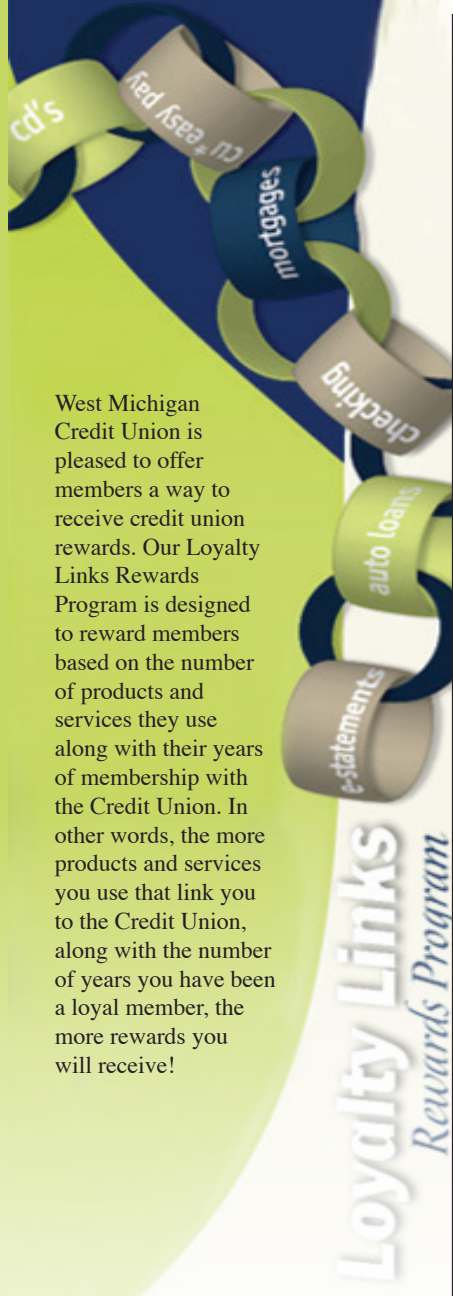
SPRING TIME IS HOME IMPROVEMENT TIME

LOW COMPETITIVE LOAN RATES

Improvement or Refinancing - we are the place!

See a member service specialist today



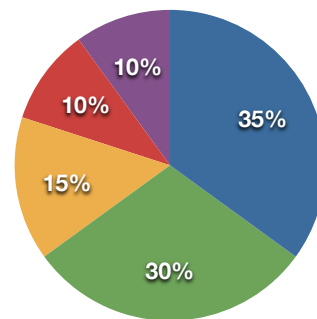


West Michigan Credit Union is pleased to offer members a way to receive credit union rewards. Our Loyalty Links Rewards Program is designed to reward members based on the number of products and services they use along with their years of membership with the Credit Union. In other words, the more products and services you use that link you to the Credit Union, along with the number of years you have been a loyal member, the more rewards you will receive!

Credit Score -What does it Mean?

When you borrow money, a lender, such as the credit union, sends information to a credit bureau, which details in the form of a credit report how well you've handled your debt. Your score revolves around five factors: **payment history** (35%), **how much you owe** (30%), **length of credit history** (15%), **types of credit in use** (10%) and **new credit** (10%).

The most significant factor is previous credit performance. You should also do everything you can to make sure your credit profile is accurate and that your credit score is as high as possible. The rule of thumb is: "The higher the credit score, the lower your rate will be."



Credit Score Ranges and Meanings:

800 and higher: Excellent	700-799: Very Good
680-699: Good	620-679: OK or Fair
580-619: Poor	500-579: Bad
499 and lower: Very Bad	

You can check your credit score at annualcreditreport.com.

FRAUD

Tips to avoid identity theft

Identity theft is the fraudulent use of a person's personal information. Identity thieves often use another person's Social Security number, mother's maiden name, date of birth or account number to open a new credit card, checking accounts, charge existing credit card or obtain a new loan.

Identity thieves often "steal" young adults' Social Security numbers because youth aren't using and checking credit. Peers, friends and roommates are often the culprits. And clearing your credit record of fraudulent use can be a complicated and time-consuming task. Here are some tips to keep your identity safe:

- Never give out personal information unless you initiated the contact or know the person needing them.
- Shred old credit cards, receipts, account statements and unused credit card offers that come in the mail.
- Avoid using easily available information such as your birth date, last 4-digits of your Social Security number or phone number as your PIN.
- Pay attention to billing cycles and statements. If delayed, it could possibly have been taken or re-routed.
- Check your account statements. Make sure all the transactions are yours.
- Mail bills containing checks from the post office rather than leaving in your mailbox.
- Don't lend your check or ATM card to anyone.



Monday, May 30th
Memorial Day

Monday, July 4th
Independence Day

Denial of Services

As a financial cooperative, it is the responsibility of all members to abide by the terms of membership and any other agreements they enter into with the Credit Union. When a member causes a loss to the Credit Union, that loss must be shared by the entire membership. Losses have a negative impact on the overall fitness of the Credit Union and impact its ability to provide products and services to the members that do abide by their obligations. It is also imperative for the safety and well-being of Credit Union employees, volunteers and members that they are able to work and perform transactions in a business-like environment, free from inappropriate conduct. Members who harass or intimidate employees, volunteers, or other members, or otherwise interfere with the business of the Credit Union will not be tolerated.

Therefore, it shall be the policy of West Michigan Credit Union to deny services or terminate the membership of any member the Credit Union has knowledge or reason to believe has caused the Credit Union a loss, committed a fraud, or has engaged in any misdeed upon the premises of the Credit Union.

Thank you for your attention to this matter.



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Internet Banking Access:
wmicu.org

