



Once a member, always a member

www.wmicu.org



Take Your WMICU VISA Card

Don't forget your VISA Classic or VISA GOLD Card wherever you go! VISA is the most widely accepted credit card in the World. And a WMICU VISA gives you low interest rates, convenience and piece of mind. Take it wherever you travel this summer.



VISA CLASSIC OR GOLD CARD

- No annual fees
- No transaction fees
- Pay your bill at your local office
- 25 day grace period
- Low monthly payment (3% of balance due)
- ATM accessibility
- Review your VISA account online by logging into www.ezcardinfo.com.



SIGN UP FOR VERIFIED BY VISA

To protect your debit card and VISA Credit Card account while making online purchases, sign up for Verified by VISA. Even if you don't make online purchases, it's a good idea to include this service for added protection. Fraudsters can ruin everyone's day.

EXTRAVAGANZA!



Tractor and Lawn Equipment Extravaganza!

WMICU's Lawn and Garden Extravaganza is offering our members Tractor and Lawn Equipment loans for as low as 4.00% *APR!!! Ask a member service specialist for details and let's start your Lawn & Garden 2011 makeover!

APR = annual percentage rate. Rate based on term and credit worthiness. Contact the loan department for details.

As Low As **4.00%** APR*

There is Still Time!



Auto & RV Loan Special

AS LOW AS **3.25%** *APR

Get that automobile, snowmobile, ATV, travel trailer or personal water craft you have been looking for with as low as 3.25% APR* loan rate. Ask a member service specialist for details.

*APR = Annual Percentage Rate. Rate based on term and credit worthiness. Contact the Loan Department for details.

See Us For Home Loan Options



Purchasing or re-financing is a big step. Stop by and see us first. From first time purchase, home improvement to refinancing, we have the answers to help along with low competitive loan rates.



SHARED BRANCHING

Shared Branching gives credit union members convenient access to their accounts when away from their normal credit union office. You can conveniently use hundreds of other credit union locations to process BASIC transactions including Deposits, Withdrawals, Payments, and Cashed Checks.

When visiting a Shared Branch Partner Credit Union, members are required to:

- Give the name of their Credit Union
- Know their account number and suffix
- Present Valid Identification.

Because this is a partnership and the Shared Branch Partner Credit Union is not your actual Credit Union, they have every right to deny services to anyone that can not provide the information provided above. All decisions are for the safety of our membership.

Visit online at <http://search.xtendcu.com/branches/find> to find a location near you.



**Monday - July 4th
Independence Day**
**Monday - Sept 5th
Labor Day**

At Home or on the Go - Use It's Me 247

With It's Me 247 Mobile Web Banking, members can:

- ▶ View account balances and details for savings, checking, certificates, loans and credit cards.
- ▶ View funds on hold for savings and checking.
- ▶ Review pending authorizations for credit cards.
- ▶ View pending ACH transactions.
- ▶ View secure message center messages.
- ▶ Perform instant transfers between accounts (as allowed in It's Me 247 Online Banking).

West Michigan Credit Union's Privacy Policy

FACTS	What does West Michigan Credit Union do with your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons West Michigan Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share personal information.	Does WMICU Share?	Can you limit this sharing.
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes	No
For our marketing purposes – To offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates everyday business purposes - Information about your transactions and experience.	No	We don't Share
For our affiliates to market to you.	No	We don't Share
For non-affiliates to market to you.	No-unless we have a formal joint marketing agreement.	We don't Share

To Limit Our Sharing	<p>Call 616-451-4567 or 1-800-442-4576. Our menu will prompt you through your choice(s).</p> <p>Or write us at: West Michigan Credit Union 1319 Front Street NW, Grand Rapids, MI 49504</p> <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
QUESTIONS?	Call 616-451-4567 or 1-800-442-4576



Grand Rapids
1319 Front Street NW
Grand Rapids, MI 49504
616.451.4567 or
1.800.442.4576
Fax: 616.451.8850

Big Rapids
825 Division
Big Rapids, MI 49307
231.796.6256
Fax: 231.796.4756

Cadillac
215 Bell Avenue
Cadillac, MI 49601
231.775.0145
Fax: 231.775.2366

Reed City
758 S. Chestnut, Suite F
Reed City, MI 49677
231.832.5359
Fax: 231.832.5660

CU*Talk Audio Teller:
1.800.267.4729

Internet Banking Access:
wmicu.org

