

In Your Interest

A quarterly publication of West Michigan Credit Union

OCTOBER 2009

Ferris State Scholarship Winner



We have selected **Brandi Thompson** as the recipient of the Ferris State Scholarship for 2009.

Brandi is from the Mecosta area and graduated from Lakeview High School. She received an Associate's degree from Montcalm Community College in Criminal Justice. She is now attending Ferris State University to receive Criminal Justice Law Enforcement Major and a Forensic Science Minor. She is well on her way to achieving her goal of becoming a Police Officer.

Congratulations Brandi!

The Contest Results Are In!



Jennifer Riggs is the winner of the Garmin GPS Navigation System. Ms. Riggs was selected by a random drawing through signing up for e-Statements.

Thank you to all the participants for helping West Michigan Credit Union "Go Green!"

Our Holiday Loan Can Make Wishes Come True

Your kids have visions of toys and treats. Your spouse may be dreaming of a winter vacation. And you are wishing you had an easy way to pay for it all! Relax. West Michigan Credit Union can help. From **November 1st through December 31st** we are offering a special Holiday Loan package:

6.99% APR*

11-MONTH TERM

The first payment will be deferred until January, 2010, so if you're looking for that special gift for a friend or family member, West Michigan Credit Union is the place to help you get it. Simply call or stop by to apply today.

* APR = Annual Percentage Rate. \$1,000 minimum. Qualified borrowers only. Restrictions may apply.

Skip A Payment: A Sweet Little Idea

We have a special treat for you this holiday season. It's called Skip-A-Payment, and it's an easy way to get extra cash for gifts, entertainment or whatever you need!

You can skip a payment on more than one loan! Ease your budget even more by skipping the December payments on all of your West Michigan Credit Union loans. Simply pay a \$25 processing fee for each skipped payment. The interest will continue to accrue at the contractual rate of your note and the term will be extended by one month. If the processing fee is not paid, the offer is void. This offer does not apply to Home Equity, Mortgage, VISA, Savings Secured and Overdraft loans and Revolving Lines of Credit.

Yes, I would like to skip my December 2009 payment!

Name _____

Account number _____ Phone number _____

Loan suffix (may be more than one) _____

Co-borrower _____

Enclosed is a check for \$25 per loan skipped.

Please transfer \$25 per loan skipped from my: Checking Savings

I understand that skipping my December payment will extend my loan(s) one month past maturity. By doing so, I will not affect my payment record since the skipped payment will be added to the end of my loan. Interest will continue to accrue on my loan during the month the payment is skipped. \$25 payment per skipped loan is specified above. I understand my next payment will be due January 2010.

Borrower Signature _____

Co-borrower Signature _____

* Requirements/Deadlines: All loans must be in good current standing and have been properly paid for at least six months prior to request. This form must be received prior to your December 2009 due date. Home equity, Mortgage, VISA, Savings Secured and Overdraft loans not eligible. If processing fee is not paid, this offer is void. All persons signed on the original loan must sign Skip-A-Payment form. All other terms and conditions of the loan obligation with us remain in effect and unchanged by the acceptance of this offer.



Note to Snow Birds:

The postal service will not forward your Credit Union statement. Please let us know your temporary address so you won't miss out on anything!

Board Election UPDATE

West Michigan Credit Union would like to announce that there are three open positions on the 2010 Board of Directors. There are 3 incumbents running for re-election. Interested applicants are required to submit a letter of interest and qualifications to the Nominating Committee by December 15, 2009. Members wishing to submit for a board seat must apply by letter. There will be no nominations from the floor the day of the event. Please send all submissions to the Grand Rapids office, attention Gary A. Schinske, CEO.

More details on the day, time and location of the event will be in our January quarterly publication.



Grand Rapids

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Fax: 616-451-8850

Big Rapids

825 Division
Big Rapids, MI 49307
231-796-6256 • Fax: 231-796-4756

Cadillac

215 Bell Ave.
Cadillac, MI 49601
231-775-0145 • 800-872-1017
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

1-866-267-4729

Internet Banking Access

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National Credit Union Administration, a U.S. Government Agency

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Holiday Closings

COLUMBUS DAY

Monday, October 12
Closed for Team Training

THANKSGIVING

Thursday, November 26

CHRISTMAS EVE

Thursday, December 24
Open 8:30 am - 12:45 pm

CHRISTMAS DAY

Friday, December 25

NEW YEAR'S EVE

Thursday, December 31
Open 8:30 am - 12:45 pm

NEW YEAR'S DAY

Friday, January 1, 2010



Loyalty Links Rewards Program



COMING SOON...
WATCH FOR MORE DETAILS!

More Connections = More Rewards

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.