

# In Your Interest

A quarterly publication of West Michigan Credit Union

APRIL 2009

## Construction Update

Our renovation project is well underway!

**Please note that we anticipate the Big Rapids branch will be closed on Saturday, April 11th.**

We apologize for any inconvenience. When the project is complete, we're confident that you will enjoy the results. We are looking forward to the new enhancements that will help us serve you even better.

Keep an eye out for additional information on construction details, coming soon.

## Annual Meeting Results

Many thanks to all the members who joined us for our 53rd Annual Business Meeting. The meeting was held Tuesday, March 17th at the Holiday Inn of Big Rapids.

Each year, our annual meeting gives you a chance to stay informed and help guide the future direction of your credit union. We appreciate your support and we look forward to serving you in 2009 and in the years to come.

### 2009 BOARD OF DIRECTORS

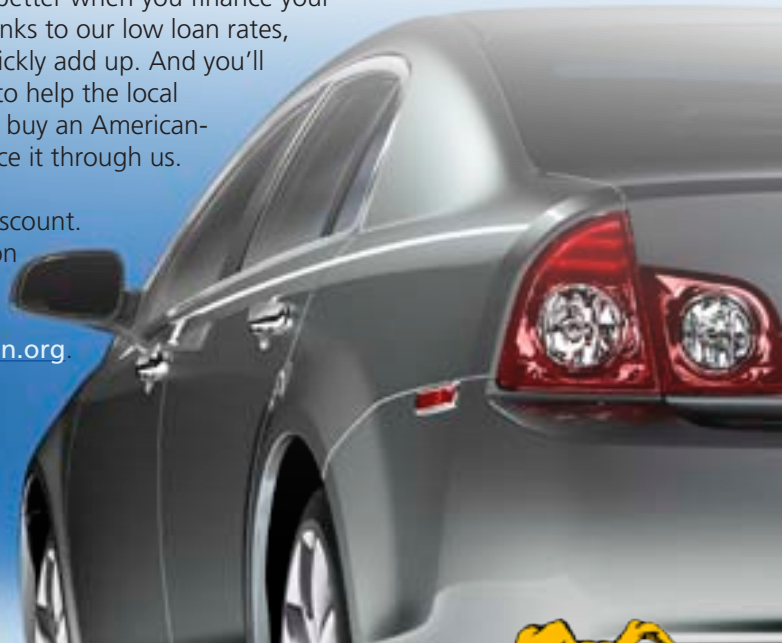
Marlin Baker  
Shirlee Harry  
David Husted  
Mike Maskill  
Mike Ropele  
Sue Scott  
Dennis Zvirzdinis

## Get Driven to... *Invest in America*

West Michigan Credit Union has teamed up with GM and Chrysler to help our members Invest in America. All eligible current and new members have the unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal. Depending on your choice, you could save thousands of dollars.

The deal gets even better when you finance your vehicle with us. Thanks to our low loan rates, your savings will quickly add up. And you'll be doing your part to help the local economy when you buy an American-made car and finance it through us.

Start driving your discount. For more information on Invest in America, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



## Ferris State Scholarship

Is a member of your family a student of Ferris State University? Now is the time to apply for the West Michigan Credit Union Scholarship.

This annual scholarship is made available in memory of Jack and Kay Appel, founders of the credit union. The award of \$1,000 will be credited to the recipient's FSU account. Students applying must be at least a sophomore at Ferris State University and a member, or a child of a member, of West Michigan Credit Union. Visit any credit union branch for an application or apply online at [www.ferris.edu](http://www.ferris.edu). **The application deadline is May 1, 2009.**



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Fax: 616-451-8850

### Big Rapids

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Big Rapids, MI 49307  
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Fax: 231-775-2366

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# Big Rapids Drive Thru is now open!

Business is booming at our Big Rapids Office! We are excited to announce that the new 5 lane drive-up is now open, so we can serve our members even better. There is a drive-up ATM and also a night depository, making it easy to conduct transactions without getting out of your car.

The new drive-up has access from Division Street and Morrison Street. Stop by and check it out!

### THE HOURS ARE:

**Monday – Thursday**  
8:30 a.m. to 5:00 p.m.

**Friday**  
8:30 a.m. to 6:00 p.m.

**Saturday**  
9:00 a.m. to 1:00 p.m.



## ID Theft Is On The Rise!

When times are tough, scams get more and more common. A recent study showed a 22% increase in identity theft in 2008. Criminals are preying on current concerns, with scams involving debt negotiation, home foreclosure “rescue” schemes, and phony bank merger stories.

Many of these schemes involve direct communications with unsuspecting consumers. Please do NOT respond to phone calls, emails or text messages requesting personal or financial information. Remember, West Michigan Credit Union will never contact you asking for this type of information.

## Service Fee Schedule

Effective April 15, 2009, Fees Subject to Change

Account History Print-Out .....	\$2.00	Non-Sufficient Funds Transfer - Funds are transferred from another account to pay an item presented .....	\$3.00
Account Research .....	\$20/hour	Overdraft Fee/CU*Advance - Negative Balance .....	\$20.00 *
Address Change Notification by Post Office..	\$5.00	Overdraft Fee/Returned Item - NSF....	\$20.00 *
ATM/Credit/Debit Card Replacement.....	\$5.00	Returned Deposit Item - An item deposited by a member, returned by the payor's institution unpaid.....	\$20.00
Check Cashing - Account balance less than \$100 & no other Credit Union service ...	\$3.00	Starter/Replacement Checks - 4 per page .	\$1.00
Non-Members .....	\$5.00	Statement Copy - Single Month, Per page.....	\$1.00
Check Copy .....	\$3.00	Statement Copy - Multiple Months.....	\$1.00/page + \$20/hour
Credit Union Check - One free per day, each additional .	\$1.50	Stop Payment .....	\$20.00
CU*EASY Pay - Enrollment Fee .....	\$5.00	Travel Money by VISA .....	\$5.00
CU*EASY Pay - Per month, as low as.....	\$2.95	Wire Transfers - Domestic Outgoing .....	\$15.00
Dormant Fee - Accounts inactive for 24 months, per month	\$5.00	Wire Transfers - International Outgoing .....	\$35.00
Escheat Fee - Per Occurrence .....	\$10.00		
Garnishment/Levy .....	\$25.00		
Gift Card by VISA.....	\$3.00		
Membership Fee - at time of account opening .....	\$5.00		
Money Order - Per money order .....	\$1.00		

\* Fee applies when overdraft is created by check, in person withdrawal, ATM withdrawal, or other electronic means.

