

In Your Interest

A quarterly publication of West Michigan Credit Union

OCTOBER 2008

Holiday Closings

COLUMBUS DAY

Monday, October 13
Staff Training

THANKSGIVING

Thursday, November 27

CHRISTMAS

Wednesday, December 24
Open until 12:00 p.m.

Thursday, December 25

NEW YEAR'S

Wednesday, December 31
Open until 12:00 p.m.

Thursday, January 1, 2009

Scholarship Recipient

Congratulations to **Kerri Meeuwes** this year's recipient of the West Michigan Credit Union Scholarship. Kerri is a senior at Ferris State University working toward a degree in Health Care Systems Administration and Nuclear Medicine. We wish Kerri all the best in her academic endeavors.

The West Michigan Credit Union Scholarship was created in memory of Jack and Kay Appel. The Appels established the credit union in 1956. Contributions in memory of the Appels to the Scholarship will be gratefully accepted. Contact the Credit Union for details.



Holiday Loan Special

YOU HAVE THE LIST, WE HAVE THE CASH!

November 1st through December 31st, apply for West Michigan Credit Union's Holiday Loan Special.

6.99% APR*
at 11-month terms

Use our low rate Holiday Loan Special to give you an extra boost on your expenses this holiday season. Gather your lists and head on out to West Michigan Credit Union to get the cash!

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



IT'S YOUR LAST CHANCE TO Bring Home the Bacon!

It's Your Last Chance To Bring Home The Bacon. **Before November 14th**, mail or e-mail your local West Michigan Credit Union branch with your name, phone number and guess of the pig's placement on our newsletter. We will enter you into our drawing for \$100, which we will place in your regular share account. We will draw a winner each quarter.

Our winner from last quarter was Gordon Kelley. Congratulations, Gordon!

Board Election Update

West Michigan Credit Union would like to announce that there are three open positions on the 2009 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, 2008**. 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.

Introducing Our Fawn Club Kids Club

Kids, have your mom or dad bring you to the Credit Union so you can pick up your very own Fawn Club Trail Card.

Your Trail Card is your ticket to fawntastic prizes! For every \$5 you deposit into your Fawn Club Account, you'll receive 1 sticker on your Trail Card. When you receive 10 stickers, you can return your card to the Credit Union to be entered to win great prizes! For more details, visit our website.



www.wmicu.org



Grand Rapids

1319 Front St. N.W.
Grand Rapids, MI 49504
616-451-4567 • 1-800-442-4576
Fax: 616-451-8850

Big Rapids

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

Cadillac

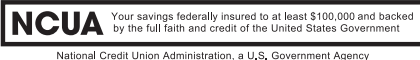
215 Bell Ave.
Cadillac, MI 49601
231-775-0145 • 800-872-1017
Fax: 231-775-2366

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
wmicu.org



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 in to 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 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.

Note to our 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!



Skip-A-Payment & Skate Easy Through the Holidays

As joyous as this time of year can be, it can also be hard on a family's budget. West Michigan Credit Union's Holiday Skip-A-Payment allows you to "skate" easy for a month without a loan payment.

You can skip a payment on more than one loan! You can skip a payment on your West Michigan Credit Union loans this holiday season for only a \$25 processing fee. As you complete the form below, please understand that 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. Home Equity, Mortgage, VISA, Savings Secured and Overdraft loans do not apply.

Yes, I would like to skip my December 2008 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 2009.

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 2008 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.