

# In Your Interest

A quarterly publication of West Michigan Credit Union

JULY 2009



## Help West Michigan GO GREEN

Check out our online services!

Our convenient, secure online services can help you save trees, save energy, and save your valuable time. Why not take advantage of all of them?

- **e-Statements** – paper-free account information
- **e-Notices** – instant notification for account conditions of your choice
- **It's Me 247** – easy online account access
- **CU\*EasyPay** – save 44 cents on every bill you pay!

We also offer online loan applications, check re-ordering, VISA account access, and much more. Visit our website at [www.wmicu.org](http://www.wmicu.org) for more details.

## Our Loan Department Is Ready To Help!

If you need a mortgage, a car loan or just a summer toy, you will be happy to hear that we have money to lend! The big banks are making it hard to borrow money, but as your Credit Union we are here to support your needs. So if you need financing of any kind, turn to us first.

Just call or come in to your nearest branch, or visit [www.wmicu.org](http://www.wmicu.org) to learn more about our loan programs.

## We're Here For You — No Matter Where You Are

Our busy members are always on the go. So we make it as easy as possible to access your accounts!

- Its' Me 247 Online Banking and CU\*EasyPay turn your laptop or your family computer into your very own "branch."
- Our Shared Branch network gives you lots of branches to choose from! You can find participating branches throughout Michigan, Ohio and several other states.
- CU\*Talk, our automated telephone system, lets you perform transactions or check your balances from any touch-tone phone.

Even if you move out of the area, these remote access services let you stay connected with your accounts and maintain your Credit Union membership. For details, contact the Credit Union or visit [www.wmicu.org](http://www.wmicu.org).

## What To Do If You Can't Make Your MORTGAGE PAYMENT

Nobody wants to fall behind on their mortgage. But in today's economy, some families are finding it really difficult to keep up. If it looks like you won't be able to make your house payment, there are some simple steps you should take:

- Contact your lender as quickly as possible. Keep in mind that lenders do not want to foreclose on homes. They are working with their homeowners more and more. Check your payment coupons for a customer service number, and call them.
- If you obtained your mortgage through West Michigan Credit Union, contact our mortgage department at 800-442-4576.
- If your loan is held by Fannie Mae or Freddie Mac, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) to learn about a federal loan modification program.
- Be persistent and provide any necessary paperwork promptly. It is worth the effort to preserve your credit history and save your home.

Remember, it is important that you take action right away. Ignoring the problem will only make it worse. Please don't hesitate to contact us if we can be of assistance.

**Holiday Closing** LABOR DAY | Monday, September 7

[www.wmicu.org](http://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](http://wmicu.org)



**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

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

©CUAdvantage • 877.799.0784

Invest in *America* 

## 100,000 Vehicles And Counting!

Credit Union members all across the country have enjoyed special savings on American-made vehicles. And there is still time to get in on the excitement! GM has extended its Supplier Pricing through the end of the year. This is on top of most other current incentives.

Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to learn more about Invest in America, and contact the Credit Union or visit [www.wmicu.org](http://www.wmicu.org) to apply for an auto loan. We're here to help you drive a great deal! Stay tuned for details on Ford joining the program.



## Privacy Policy

Please read the following notice, which contains important information about your accounts at West Michigan Credit Union.

West Michigan Credit Union is committed to respecting the individual privacy of our members' financial information. In accordance with Federal regulation, we are providing you with this information to tell you how we may use the information we collect or disclose about you or your account. Our goal is to provide you with the best financial products and services available. By partnering with vendors who agree not to disclose your non-public personal information, we strive to offer products that meet the financial needs of our members. It is our commitment to protect your privacy in all situations. If you have any questions, please contact any of our branches.

### Information we collect

We collect non-public personal information about you from some or all of the following sources:

- Information we receive from you on applications or other forms such as your name, address, Social Security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

### Information we disclose

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

### Our security measures

We restrict access to non-public information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your non-public personal information.

**This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.**

## 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!

## "How do I dispute a fraudulent charge or Non Fraudulent Charges?"

Per VISA guidelines, if you have a fraudulent charge that you or another account signer never authorized please contact us immediately to have your number blocked. You may call us at 800-237-6211 to report a lost or stolen card. We must block your card to prevent additional unauthorized charges and receive a written and signed dispute from you with detailed explanation.

If you have a non-fraudulent charge or a dispute with a merchant, you must contact the merchant. VISA USA requires the cardholder to make attempts with the merchant to resolve the error first. Please note that VISA charges cannot be disputed if the merchant has a "no-refund" policy.