

# In Your Interest

A quarterly publication of West Michigan Credit Union

APRIL 2010



We're celebrating our Younger Members during

National Credit Union Youth Week

April 18-24



At WMICU we are dedicated to helping our members learn how to save. All kids up to 12 years of age are encouraged to join our fawn club to learn the winning tips for growing their savings and receive prizes at the same time!

Fawn Club members earn stickers every time a \$5 deposit is made into their account. Members who collect 10 stickers can complete the registration form on the back of their Fawn Club card and return it to the Credit Union. All cards are put into a drawing, and members have a chance to win some fun, fawntastic prizes!

*"Understanding about saving money can be a difficult concept, especially for younger children. The Fawn Club Program helps our kids save for something big but provides small goals to meet and succeed at. It also doesn't hurt if they win the quarterly drawing. Olivia was astounded that she could win a great prize just for saving money!"*

– Carol Douling-Ravell (Olivia's Mother)

Olivia Ravell won a pillow, diary set and saucer chair.

## Annual Meeting Results:

Many thanks to all the members who joined us for our 54th Annual Business Meeting. The meeting was held Tuesday, March 16th at the Holiday Inn in Big Rapids, MI.

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 2010 and the years to come.

## 2010 BOARD OF DIRECTORS

Marlin Baker  
Shirlee Harry  
David Husted  
Mike Maskill

Mike Ropele  
Sue Scott  
Dennis Zvirzdinis

Auto & RV Loan Rates as low as 3.25% APR\*

## Blossom Into A Low Rate

With WMICU's Spring Auto & RV Loan Promotion!

Auto and RV's biggest promotion of the year!  
2006 and newer auto and RV rates starting as low as:

# 3.25% APR\*

Start feeling the excitement for your "roadtrip to savings" with West Michigan Credit Union.

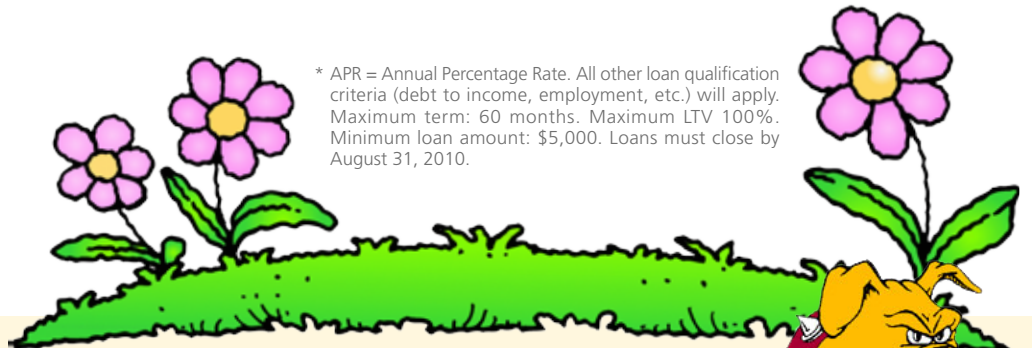


**AUTOS – PURCHASE OR REFINANCE: AS LOW AS 3.25% APR\***

**RVs – PURCHASE OR REFINANCE: AS LOW AS 3.25% APR\***

Whether you are purchasing new or used, upgrading or downsizing, West Michigan Credit Union can keep your payments budget-friendly. Simply access [www.wmicu.org](http://www.wmicu.org) and click on the icon from our homepage to begin the easy application process or stop by the Credit Union office for more information.

\* APR = Annual Percentage Rate. All other loan qualification criteria (debt to income, employment, etc.) will apply. Maximum term: 60 months. Maximum LTV 100%. Minimum loan amount: \$5,000. Loans must close by August 31, 2010.



## Scholarship Available for Ferris State Students!

Current Ferris State University students who are at least sophomores and a member or are a child of a member of West Michigan Credit Union are eligible to apply for the \$1,000 scholarship. This annual scholarship is made available in memory of Jack and Kay Appel, founders of West Michigan Credit Union.

All applications must be submitted by **May 1st, 2010**. For more information or to obtain an application, stop by any WMICU office or to apply online go to [www.ferris.edu](http://www.ferris.edu).

A few words from Brandi Thompson, winner of last year's scholarship:

*"I would like to take this opportunity to express my sincere thanks for choosing me to receive the West Michigan Credit Union Scholarship. Without your help I may not have been able to further my education!"*

[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 • Fax: 231-775-2366

### Reed City

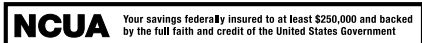
758 S. Chestnut, Suite F  
Reed City, MI 49677  
231-832-5359 • Fax: 231-832-5660

### CU\*Talk Audio Teller

1-866-267-4729

### Internet Banking Access

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



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## COMMUNITY EVENT: Jeans For A Reason

West Michigan Credit Union offices raised money to help important organizations of our local communities. On Fridays, Credit Union representatives are invited to donate money to wear jeans. Each WMICU office chose a charity to donate to:

- Grand Rapids raised funds for De'gagne Ministries
- Big Rapids raised funds for Hospice
- Reed City raised funds for Reed City Liberty
- Cadillac raised funds for Missaukee Humane Society

We will continue to raise funds for new charities, so be on the lookout! We encourage members to join us by donating to help us give back to our communities. Ask your local office for details.

## We Have A Winner!

The winner of the CU\*Easy Pay sign-up contest for a Dell Inspiron Mini 9" Laptop was **Benjamin Ilift. Congratulations!**

## HOLIDAY CLOSINGS:

### TEAM MEMBER TRAINING DAY

Monday, May 12, 2010

### MEMORIAL DAY

Monday, May 31, 2010

### INDEPENDENCE DAY

Monday, July 5, 2010

*(Dates not reflected in the calendar.)*

## 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.

## Regulation CC – Availability Changes

Due to the decline of paper check processing volumes, The Federal Reserve Board has revised Regulation CC. Effective February 27, 2010 these changes alter credit union Funds Availability Schedules and may affect the amount of time your funds are deposited into your account. The first \$100 you deposit will be available the following day of business; however, certain funds may be subject to longer delays due to the following reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as failure of computer or other communication equipment.

We will notify you if we delay your ability to withdraw funds to due any of these reasons. If you have any questions or concerns about these changes, please contact the Credit Union.