

# In Your Interest

A quarterly publication of West Michigan Credit Union

JANUARY 2009

## Annual Meeting

**Tuesday, March 17, 2009 – 6:00 PM**  
**Holiday Inn, 1005 Perry Street, Big Rapids, MI**  
**RSVP to any branch by February 28, 2009**

**Board Nominations:** We have 3 incumbents nominated for the open positions on the board of directors. The 3 incumbents who are running for re-election are Dennis Zvirzdinis, Mike Maskill and Michael Ropele. If you are interested in serving the Credit Union in this capacity, please submit a letter of interest and qualifications to the nominating committee by January 31, 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 in care of Gary A. Schinske, CEO.

## THANKS FOR "Bringing Home the Bacon!"

We'd like to send everyone a special "thank you" for participating in the "Bringing Home The Bacon" contest during 2008.

Our winner from last quarter in 2008 was Barbara Goldthwait.

**Congratulations, Barbara!**



## Holiday Closings

### PRESIDENTS DAY

Monday, February 16  
Staff Training

### DAYLIGHT SAVINGS TIME



### Begins Sunday, March 8

Remember to spring *ahead one hour* before you go to bed Saturday night!

## A Message from the CEO

Happy New Year! I hope you made some great New Year's resolutions that you will be able to follow all year. My resolution is to make this year at West Michigan Credit Union a bigger success for you, the member.

We are experiencing some trying times in our economy; we all see this every time we turn on the news or open the newspaper. Let me assure you that YOUR Credit Union is very financially strong and well positioned to cope with these trying economic times. Your membership in West Michigan Credit Union has never been more secure. In fact, as of November 2008 your deposits are now insured up to \$250,000 by the NCUA. In addition to this, **we have lots of money to lend.** From Auto Loans to Home Mortgages we have what you need to keep your personal economic position in tact, **and you do not have to be "gold plated" to get a loan at West Michigan Credit Union!**

With the New Year comes a new addition to West Michigan Credit Union. Our Big Rapids Office will be seeing a major face lift as well as a brand new drive-up to relieve the growing pains they have been experiencing. The current office will grow an additional 1600 square feet. Across the street we are building a new 5 lane drive-up which includes a drive-up ATM and night depository for those members who would rather stay in their cars than wade through the snow. This new drive-up will have access from Division Street AND Morrison Street. We will also be giving the Grand Rapids Office a much needed coat of paint and a few more spruce ups.

For over 50 years your Credit Union has stood strong and helped many members with their financial needs. We truly believe in giving Outstanding Member Service and want to be your Primary Financial Institution. Stop by any of our 4 office locations and enjoy a cup of coffee while we work together to determine what additional deposit accounts or loan options are right for you. SEE YOU SOON!

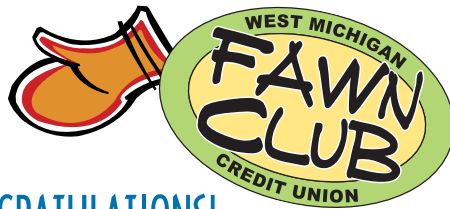
## Get Your Statements Faster and With Ease

### SIGN UP FOR E-STATEMENTS!

e-Statements are free and very easy to handle. At any time, you can view your monthly statement at your convenience from the comfort of your home or office. e-Statements will automatically send you an e-mail when your monthly statement is ready, then simply log on to Its Me 247 to view. It's easy to stay on top of your finances when you sign up for e-Statements. Log on to Its Me 247 and click e-Statements to accept the disclosure and get started today.



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



## CONGRATULATIONS!

**Luke** from St. Mary School in Big Rapids, the winner of a brand new snow sled and hat with matching glove set.

Stay tuned kids, there will be more chances to win great prizes from West Michigan Credit Union.



## Ferris State Scholarship — Apply Now!

**Are you or is your child a student of Ferris State University?**

Now is the time to consider the West Michigan Credit Union Scholarship. The scholarship is made available in memory of Jack and Kay Appel, founders of the Credit Union. This \$1,000 scholarship 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**.



### 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

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## TEACH YOUR KIDS By Talking To Them About MONEY

Is your family making some financial adjustments to deal with today's economy? Your children have probably already noticed, so why not talk to them about it? This could be the perfect time to impart some great financial lessons. Here are some ideas to start with:



**PRE-ELEMENTARY** – Keep it simple – Remind them that money doesn't grow on trees and to be smart. You could show them how to clip coupons, explain the word "sale", and suggest ways for them to save money on their own.

**ELEMENTARY** – Start tying in a budget – Explain the concept of keeping a budget. Show them how to think about ways of saving money.

**TEENS** – Talk about the economy – Even though they might not be too excited about cutting back certain expenses, it's important for them to understand what's going on and how it affects the whole family.

Of course, a savings account at West Michigan Credit Union can help your young ones establish some good financial habits right now. And as they get older, they will benefit from credit union membership in many different ways.

[CLIP & SAVE]

## PLEASE KEEP YOUR CREDIT UNION INFORMED

**Have you recently changed your beneficiary information? Do you have a new address?**

If you have moved or if your beneficiary information has changed recently, make sure your Credit Union has the most accurate information. In order to contact you in the most efficient way possible, we need to make sure we have your correct contact information. To update your account and/or beneficiary information, please stop by or call WMICU and we'd be happy to help you make the necessary changes.

### LOCATIONS

Grand Rapids • (616) 451-4567 / (800) 442-4576  
Cadillac • (231) 775-0145 / (800) 872-1017  
Big Rapids • (231) 796-6256  
Reed City • (231) 832-5359

### HOURS

M-F 8:30am - 5:00pm (varies slightly by location)  
Sat 9:00am - 1:00pm (Big Rapids and Cadillac only)

### WEB ADDRESS

[www.wmicu.org](http://www.wmicu.org)  
(for shared branch list and online banking)

### CU\*Talk

**1-866-267-4729**

After hours Lost/Stolen ATM/Debit Card:  
**1-800-528-2273**

After hours Lost/Stolen Visa Credit Card:  
**1-800-237-6211**

\*All numbers and hours are subject to change without notice