

# In Your Interest

A quarterly publication of West Michigan Credit Union

JULY 2008

## Boat And RV Loans Available

You've been dreaming about it long enough. Isn't it about time you made those dreams come true? Take the plunge, and buy that new boat or RV you've always wanted.

Right now we have Boat and RV Loan rates as low as:

**5.90% APR\***

Stop by today, give us a call, or visit [www.wmicu.org](http://www.wmicu.org) to apply online. You'll get hours of enjoyment, with monthly payments that won't sink your ship!

\* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

## Holiday Closings

**INDEPENDENCE DAY**

Friday, July 4

**LABOR DAY**

Monday, September 1

**COLUMBUS DAY**

Monday, October 13

Staff Training

## Bring Home the Bacon!

Read the newsletter, find the piggy bank and win!

Mail or e-mail your local branch with your first and last name, phone number and your guess. We will draw a winner for each quarterly newsletter from the responses. The winner will receive \$100 in their regular share account.

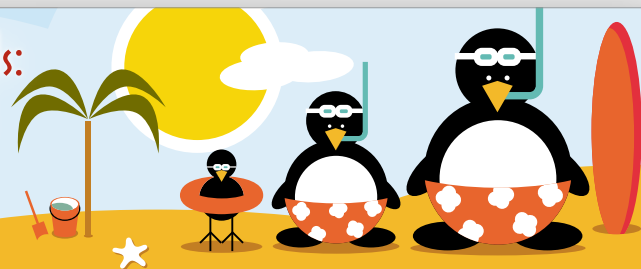


Our winner from last quarter was Lauren Vanderlist. Congratulations, Lauren!

Deadline for entries this quarter is July 18, 2008.

## 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!



## Stamps Are Up Again!

Now's the time to sign up for online bill pay and e-statements. There's an easy way to avoid the rising cost of stamps. Use our convenient, secure online services instead.

- **CU\*EasyPay:** For a small monthly fee as low as \$2.95, you can pay your bills all in one place. This is a quick, easy way to pay anyone – any time of the day or night.
- **e-Statements:** By receiving your statement electronically, you stay safe with advanced security that keeps your private information private, and you help conserve resources such as paper and fuel.

To learn more, visit [www.wmicu.org](http://www.wmicu.org) and click on e-Services. If you have any questions, simply contact the Credit Union.



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

# 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.**

## Tips For Saving On Gas And Groceries

A trip to the gas station or the grocery store can really drain your wallet these days! Here are some money-saving tips:

### To save on gas:

- Keep your tires properly inflated.
- Avoid sudden starts and stops, and keep your speed under 60 mph whenever possible.
- Visit [www.gasbuddy.com](http://www.gasbuddy.com) to find the lowest prices in your area.

### To save on groceries:

- Clip coupons and apply for a saver's card from your favorite store.
- Plan your meals ahead of time to avoid impulse purchases.
- Save your leftovers or freeze them for another day.

For more tips, visit [www.fueleconomy.gov](http://www.fueleconomy.gov) and [www.grocerysavingstips.com](http://www.grocerysavingstips.com).

[CLIP & SAVE]

### 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



### 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**

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



**NCUA** Your savings federally insured to at least \$100,000 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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