

WMICU.ORG

April 2007

In Your Interest

A quarterly publication of the **West Michigan Credit Union**

A Done Deal “No Hassle” auto financing! **New and Used.**

You've probably seen your share of car commercials on TV and have heard all the fast-talk disclaimers and fine print that they squeeze in at the end. Fine print and fast talk... you won't find it here!

Buying a new car or truck whether it is your first or fifth time can be a big job. You have many decisions to make... Should you get the clear-coated paint protector? Is it true that red cars get more tickets? Can you afford the payments? What should you look for if you buy a used car? You have enough to worry about just finding the right car, let us take care of the financing so you can make sure you get the best deal on the right car or truck for you.

Finance with West Michigan Credit Union

- Avoid the hassle you get when you visit the finance person at the dealership.
- Get great low rates and terms
- Lower cost loan protection
- Friendly people who are eager to help you every step of the way.

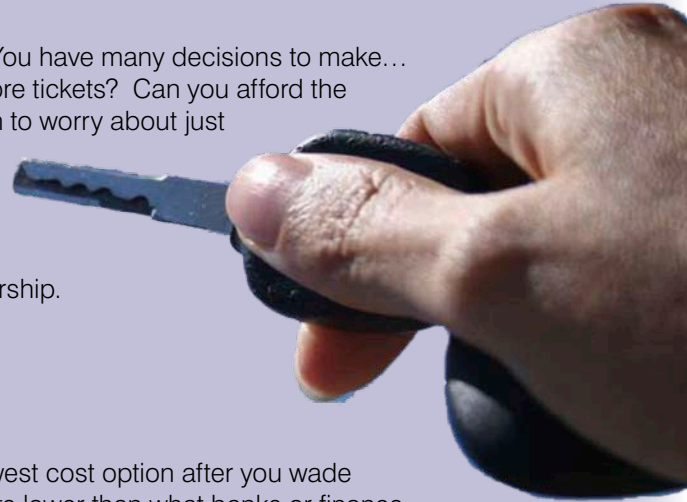
When financing a new auto, West Michigan Credit Union is most likely your lowest cost option after you wade through the fine print and restrictions. Rates are typically 2-3 percentage points lower than what banks or finance companies offer, and even though special dealer rates may be lower, it's most likely that they will charge you more for the car if you take the lower rate. Hint: In most cases, you have a choice of a rebate or lower rate...if you take the rebate and apply it toward the purchase you usually come out better in the long run.

We offer multiple term periods and flexible payment options, including payroll deduction.

Contact us today!

It's a Done Deal!

1. Get pre-approved – stop by or call and we'll do the rest.
2. Make your best deal.
3. Fax the purchase agreement.
4. Sign for the loan
5. Drive the car home.



RETIREMENT

Since 1977, **Russell Brinks** has volunteered for various positions within the Credit Union. As of December 2006, Russ retired from his position on the Board of Directors. Over the years Russ has served on several committees including the Credit Committee as a member & Chairman and on the Board of Directors most recently holding the position of Vice Chairman. Russ began his tenure at the credit union while employed with the Michigan Department of Transportation. Russ and his wife plan to spend their retirement traveling. **Thanks Russ! Enjoy.**

2007 Annual Meeting Results

Our 2006 Annual Business Meeting was a great success. Thanks to all members and participants who took part. The meeting was held Tuesday, March 20th at the Holiday Inn of Big Rapids.

As members of West Michigan Credit Union, you play a special role in having a voice and making a difference in your credit union. We appreciate your support and are looking forward to serving you throughout 2007.

2007 BOARD OF DIRECTORS

Marlin Baker
Shirlee Harry
David Husted
Mike Maskill
Mike Ropele
Sue Scott
Dennis Zvirzdinis

Loss of a Longtime Volunteer

On January 2, 2007 West Michigan Credit Union lost a good friend and long time volunteer when **James F. Vert** passed away. Jim had been a Credit Union volunteer for more than 25 years. His roles include Credit Committee member and Chairman, Board of Director and Secretary of the Board of Directors. Jim's act of volunteerism didn't end with the credit union he also gave his time to the Boy Scouts, Little League, his church and more. Jim was a 33 year employee of the Michigan Department of Civil Rights. Jim is survived by his wife of 40 years, two children and three grandchildren.

Apply for a FERRIS STATE Scholarship



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.

The application deadline is May 1, 2007.

Spring into a New Home

Spring is here and now is the best time to shop for a new home. Before you start, call the mortgage professionals at your local branch of West Michigan Credit Union. We can sit down with you and assess how much of a home you can afford. With a pre-approval based on preliminary information, you can get an idea of the loan type, maximum loan amount, interest rate and the loan term for which you qualify. Getting pre-approved is easy, convenient and fast. Call us today and find out how easy it is to spring into a home of your dreams!



West Michigan Credit Union

Grand Rapids

1319 Front NW

616-451-4567

1-800-442-4576

Fax: 616-451-8850

Cadillac

215 Bell Ave

231-775-0145

800-872-1017

Fax: 231-775-2366

CU*Talk Audio Teller

1-866-267-4729

Internet Banking Access

wmicu.org

Big Rapids

825 Division

231-796-6256

Fax: 231-796-4756

Reed City

758 S. Chestnut

231-832-5359

Fax: 231-832-5660



MY MONEY MY CREDIT UNION MY FUTURE

Open a youth savings account for your child at WMICU and they not only receive a great gift, but they establish a financial relationship that could last for many years to come.

Youth savings accounts require only a \$5.00 deposit.

NO FEES, NO MONTHLY CHARGES

As little as \$2.00 a week in your savings account for 1 year will earn you more than \$100.00

Guidelines to last a lifetime;

- Help your children set saving goals.
- Choose realistic goals, these may include making weekly or monthly deposits or saving a specific amount over a period of time or saving to purchase a special item.
- Encourage them to save 15% of allowance, earnings or cash gifts.
- Show you value your children's efforts by rewarding good saving habits.

Regularity is the key. A child who gets "hooked on" building wealth through saving is less likely to get "hooked" into debilitating credit card debt later on.

Good saving habits are one of the best things we give our children because they last a lifetime.

It's never too soon to teach youngsters good money management skills.

Statistics show that children today have more disposable income than ever before and they're spending at a rapid rate.

Contact the Credit Union to help your child begin saving today!

Receive Your Credit Union Statement Online!

E-Statements

Fast

Receive an email message that lets you know your statement is available much sooner than a mailed copy.

Convenient

View your statements anywhere you have Internet access. Review up to 12 months of previous statements and print your own copies if needed.

Safe

Access our secured server using your confidential PIN.

Enroll today through **CU*@HOME (Home Banking)** at www.wmicu.org, or talk to a credit union representative!