

WMICU.ORG

January 2007

In Your Interest

A quarterly publication of the West Michigan Credit Union

Annual Meeting

Tuesday March 20, 2007 • 6:00pm

Holiday Inn 1005 Perry Street, Big Rapids, MI

RSVP to any branch by February 28, 2007

Join us for our Annual Business Meeting held this year at the Holiday Inn of Big Rapids. We look forward to our **51st** year and your support as members.

BOARD NOMINATIONS: We have three incumbents currently nominated for the three open positions on the Board of Directors. Those incumbents are **David Husted, Marlin Baker** and **Sue Scott**. 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 31st. 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.

**Mortgages
Now Available!**

Check with your branch for details!

Your Home, Your Credit Union,
**YOU'RE
COVERED!**

A home equity loan at your Credit Union
does make the most "cents"!

Credit Unions are known for giving you rates and terms that are in your best interest...NO confusing fine print and we really work with you to figure out which type of home equity would be the best alternative for you.



Tax Time Tips

Taxes can be a big undertaking. We would like to offer a few time saving options:

DIVIDENDS EARNED IN 2006

How much dividend did your account earn for the 2006 year?

You will find a substitute 1099-INT Form attached to your December Statement. Please take note that no separate mailing will be made. Tax information is also available within CU*HOME internet banking.



DIRECT DEPOSIT OPTION

Want your refund deposited directly into your Credit Union account?

The Routing Number for West Michigan Credit Union is **272481004**. You will need to use your account number along with "000" for Savings, or "080" for Checking. If you have any questions about your account number or the proper format, please feel free to contact the credit union.

PAYMENT OPTIONS

What options are available to help pay taxes?

The Credit Union has several loan options available to help members pay their taxes. The Credit Union also has separate savings suffixes available to help save throughout the year. Contact any branch office for more details.

H & R Block Partnership

Once again, West Michigan Credit Union has partnered with H & R Block to offer discounts on tax preparation service. Discount coupons are available at any credit union office. For helpful tax tips and resources click the **H & R Block link** located on our website www.wmicu.org.

Scholarship Opportunity



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

Now is the time to consider our West Michigan Credit Union Scholarship. This excellent opportunity is made available by the memorial scholarship from Jack and Kay Appel, founders of the Credit Union.

This \$1,000 academic scholarship would be credited to the recipient's Ferris State University account. Students applying must be at least a sophomore at FSU and a member, or a child of a member of West Michigan Credit Union. For additional details, visit the Financial Aid Office at FSU or visit their website www.ferris.edu.

Shared Branching

We are pleased to announce these new credit unions to our shared branching network. Stop by our website wmicu.org and click on the Xtend Logo for a full listing of participating credit unions.

NEW ADDITIONS

Rockford Community-Rockford

Tri-Cities-Grand Haven

Affinity Group-Branches in Pontiac

Onaway Community Federal-

Onaway, Rogers City, Indian River, and Wolverine.



CU Shared Branch

Please note, effective February 23, 2007 - NuUnion Credit Union will be leaving our Shared Branch network.

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

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



AMERICA'S CREDIT UNIONS™



NCUA



FBI FRAUD ALERT

IF YOU CAN ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS, YOU COULD BE INVOLVED IN A FRAUD OR ABOUT TO BE SCAMMED!

- ▶ Is the **CHECK** from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- ▶ Is the amount of the **CHECK** more than the item's selling price?
- ▶ Did you receive the **CHECK** via an overnight delivery service?
- ▶ Is the **CHECK** connected to communicating with someone by email?
- ▶ Is the **CHECK** drawn on a business or individual account that is different from the person buying your item or product?
- ▶ Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- ▶ Have you been instructed to either "**WIRE**", "**SEND**" OR "**SHIP**" MONEY, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- ▶ Have you been asked to **PAY** money to receive a deposit from another country such as Canada, England, or Nigeria?
- ▶ Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- ▶ Did you respond to an email requesting you to **CONFIRM, UPDATE, OR PROVIDE** your account information?

TELL BRANCH PERSONNEL IMMEDIATELY!

Closing Schedule

Office Closing Staff Training Day -
Monday February 19, 2007