

July 2007

# WMICU.ORG *In Your Interest*

A quarterly publication of the West Michigan Credit Union

## SUMMER LOAN SPECIAL

Available now to July 31, 2007

Borrow up to **\$10,000**

Terms up to 60 Months  
As low as **9.00% APR\***

And Members with an existing Checking Account or those who open a new Checking Account\*\*

Receive an **ADDITIONAL 1% OFF** the special rate!

\*APR= Annual Percentage Rate. Subject to terms and conditions based on qualifications and eligibility.

\*\* Minimum Checking Account deposit of \$100 and new check order placed.



## Now is the time to buy a home!

Before you begin your search, 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 get into a home of your dreams through West Michigan Credit Union.

### HOME EQUITY LOAN

**Need a new Roof, Car, or Vacation?** We can help you meet those needs with a West Michigan Credit Union Home Equity Loan. With **NO CLOSING COSTS\*** and low fixed rate, now is the time to borrow up to **80%** of the equity in your home and make changes and purchases you need.

Contact one of our team members today!

**Fixed 6% APR\*\***      **60-Months**  
**No closing costs.\***

Subject to terms and conditions based on qualifications and eligibility.

\*Appraisal Fee may apply. \*\*Annual Percentage Rate.



## It's a Proven Fact!

Saving at your Credit Union makes more **"cents"**.

Because credit unions are "not for profit," you can count on West Michigan Credit Union to pay you the best rates possible on your money. Higher than banks or thrifts, we are the best choice!

Whatever your financial goals, we have an account to help you reach them.

- Savings Accounts
- Certificates of Deposit
- Special Purpose Accounts
- Individual Retirement Accounts (insured up to \$250,000)

We offer a variety of savings plans to take care of you and your family's future.

Move your money where is not only makes more **"cents"** – but where you will be saving with people who care about helping you. It's your best alternative and we'll prove it...

**VISIT OR CALL US NOW!**

Tell your family and co-workers about their credit union opportunity. We're waiting to help you!



# 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 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 consumers 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 or 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.**

# WEST MICHIGAN CREDIT UNION FUNDS AVAILABILITY POLICY DISCLOSURE

Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

## Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- 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 communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

## Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from cash, wire transfers, electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

## Office Closings

**Labor Day** – Monday – September 3rd

**Staff Training** – Monday – October 8th

## 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](http://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

