

WMICU.ORG In Your Interest

TIS' THE SEASON FOR A LOAN

With the holidays coming, we will be offering a Loan Special to match the season. We can't open the package till November 1st! Check with our offices then!



Also see our Holiday **Skip-A-Pay** offering on the back of the newsletter!

JEANS FOR A REASON



We wanted to let you know why we are wearing Jeans on Fridays!

West Michigan Credit Union members and employees participate with different charities by employees contributing \$3 when wearing jeans that day. Contributions have been made so far to these and other great charities:

DeVos Children's Hospital

Grand Rapids Home for Veterans

Susan G Komen Breast Cancer Foundation

Visit your local WMICU Branch to see what charity we are collecting for this month and how you can get involved.

Thanks to all the members and employees that have participated and given to these good causes.



Stop at your local WMICU Branch **TODAY!**

*APR = Annual Percentage Rate

Winter Toys bring Winter Joys!

Rates as low as **5.9% APR*** on RV Loans.

VISA GIFT CARDS!

We are offering Pre-Paid Visa Gift Cards for the holiday season. Cards may be loaded with amounts from **\$10 to \$500**.

These are great gifts.

Purchases such as Pay at the Pump, Car Rental and Hotel Reservation use are excluded.



Board Election Update

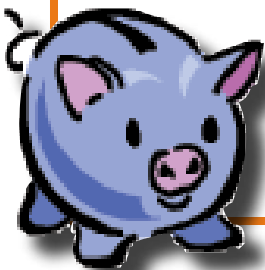
West Michigan Credit Union would like to announce that there is ONE open position on the 2008 Board of Directors. Interested applicants are required to submit a letter of interest and qualifications to the Nominating Committee by December 15, 2007. Members wishing to submit for a board seat must apply by letter. There will be no nominations from the floor the day of the event. Please send all submissions to the Grand Rapids office, attention Gary A. Schinske, CEO.

More details on the day, time and location of the event will be in our January quarterly publication.

Bring Home the Bacon

Enter and Win \$100 deposited into your regular shares account! While reading the WMICU Newsletter, look for and find the Piggy Bank. Mail your local branch with your first & last name, phone number and your guess where the Piggy Bank is hiding. Or E-Mail us at wmicu@wmicu.org. We will draw a winner each quarter from our entries. Deadline for entries is November 15th.

Find and Bring Home the Bacon!





Scholarship Recipient

Congratulations to Lisa Moomey, this year's recipient of the West Michigan Credit Union Scholarship. Lisa is a sophomore at Ferris State University, working toward a degree in Social Work. We wish Lisa all the best in her academic endeavors!

The West Michigan Credit Union Scholarship was created in memory of Jack and Kay Appel. The Appels established the credit union in 1956. Contributions in memory of the Appels to the Scholarship will be gratefully accepted.

Contact the Credit Union for more details.

Denial of Services

As a financial cooperative, it is the responsibility of all members to abide by the terms of membership and any other agreements they enter in to with the credit union. When a member causes a loss to the credit union, that loss must be shared by the entire membership. Losses have a negative impact on the overall fitness of the credit union and impact its ability to provide products and services to the members that do abide by their obligations. It is also imperative for the safety and well-being of credit union employees, volunteers and members that they are able to work and perform transactions in a business like environment, free from inappropriate conduct. Members who harass or intimidate employees, volunteers, or other members, or otherwise interfere with the business of the credit union will not be tolerated.

Therefore, it shall be policy of West Michigan Credit Union to deny services or terminate the membership of any member the credit union has knowledge or reason to believe has caused the credit union a loss, committed a fraud, or has engaged in any misdeed upon the premises of the credit union.

Thank you for your attention in this matter.

West Michigan Credit Union

Grand Rapids

1319 Front NW

616-451-4567

1-800-442-4576

Fax: 616-451-8850

Big Rapids

825 Division

231-796-6256

Fax: 231-796-4756

Cadillac

215 Bell Ave

231-775-0145

800-872-1017

Fax: 231-775-2366

Reed City

758 S. Chestnut

231-832-5359

Fax: 231-832-5660

CU*Talk Audio Teller

1-866-267-4729

Internet Banking Access

wmicu.org



AMERICA'S CREDIT UNIONS



HOLIDAY SKIP A PAYMENT

The holiday season will soon be upon us, and as joyous as this time of year can be, it can also be hard on the family budget. West Michigan Credit Union's Holiday Skip A Payment allows you to "skate" for a month without a loan payment.

By participating in this program you can skip a payment on your West Michigan Credit Union loans this holiday season for a processing fee of \$25 per loan. If you have more than one loan, you can skip a payment on each. Regulations prohibit us from including Home Equity, Mortgages, VISA, Savings Secured and Overdraft loans. By completing the form below you understand that the interest will continue to accrue at the contractual rate of your note and the term will be extended by one month. If the processing fee is not paid, this offer is void.

Please skip my December 2007 payment.

Name _____

Account Number _____ Loan(s) Suffix _____

Co-Borrower _____

Phone Number _____

Enclosed is a check for \$25 per loan skipped.

Please transfer \$25 per loan skipped from my:

Checking

Savings

I understand skipping my December payment will extend my loan(s) one month past maturity. Doing so will not affect my payment record since the skipped payment will be added to the end of my loan. Interest will continue to accrue on my loan during the month the payment is skipped. Payment of the \$25.00 skip-fee per loan is indicated above. I understand my next payment will be due January 2008.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

*Requirements/Deadlines: All loans must be in good current standing and have been properly paid for at least six months prior to request. This form must be received prior to your December 2007 due date. Home Equity, Mortgage, VISA, Savings Secured and Overdraft loans not eligible. If processing fee is not paid, this offer is void. All persons signed on the original loan must sign the skip payment form. All other terms and conditions of the loan obligation with us remain in effect and unchanged by the acceptance of this offer.

Credit Union Use Only

Verified loan is current.

Fee is on deposit or check is attached.

Loan is Auto Transfer Member Direct Pay

Verified By

Employee Name _____

Office Closings

Employee Training – October 8th

Thanksgiving – November 22nd

Christmas Eve & Day – December 24th & 25th

New Year's Eve & Day – December 31st & January 1st