

WMICU *In Your Interest*

ANNUAL MEETING



Tuesday, March 18, 2008 – 6:00pm

Holiday Inn – 1005 Perry Street – Big Rapids, MI

RSVP to any branch by February 29, 2008

Join us as we highlight our 52nd year of the credit union and your support as members.

BOARD NOMINATIONS: We have one incumbent nominated for the open position on the Board of Directors. Incumbent is Shirlee Harry. 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 31, 2008. 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.

WINTER WEATHER

When the snow flies, it can be quite a challenge traveling across town or even across the street. Take advantage of our convenient services to keep you warm and cozy this long winter, twenty-four hours a day, seven days a week.

Internet Banking Access – visit www.wmicu.org where you can perform online transactions when it's convenient for you. Perfect for the weather and your busy schedule.

CU*Talk Phone Banking – access your checking, savings and loan accounts around the clock from any touch-tone phone by calling 1-866-267-4729.

Please contact the credit union to set up your accounts and PINS to fully utilize these convenient services.

With Online and Telephone banking you can:

- * Review and balance accounts.
- * Verify dates and dollar amounts from transactions
- * Transfer funds between your accounts
- * Make loan payments
- * Obtain annual dividend and interest information
- * Review loan payoff amounts and dates

TAX TIME

We would like to offer these few time savings tips towards your task of doing taxes.

DIVIDENDS EARNED IN 2007

How much dividend did your account earn for the 2007 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 our Internet Banking Access.

DIRECT DEPOSIT

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's 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.





FERRIS SCHOLARSHIP AVAILABLE

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

West Michigan Credit Union is taking applications towards a FSU 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 today.

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 February 1st.



Our winner from October's newsletter was Renee Rosema.

Find and Bring Home the Bacon!

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



JEANS FOR A REASON

We wish to thank the Credit Union members and employees who have participated in our Jeans for a Reason campaign. But PLEASE NOTE, our donations and contributions are continuing through this holiday season by collecting food for the local food pantry's, as well as, our employees ongoing contribution of \$3 when wearing jeans on Fridays.



Funds collected since our last update is another \$560. Thank you everyone! Visit your local WMICU Branch with your non-perishable food items and find out how you can help more with these good causes.

We are doing a Website Facelift!

Watch the website as we plan a new look and more enhancements for your convenience.

UNDER CONSTRUCTION

Office Closings

Employee Training – February 18th

Daylight Savings will "spring" forward Sunday, **March 30th**