

# THE CURRENT

COMMUNITY WEST

CREDIT UNION

## SUPPORTING YOUR PATH TO HIGHER EDUCATION

Apply Now!



### MORE PATHS TO YOUR FUTURE: Introducing The Legacy Scholarship!

At Community West, we're all about supporting the dreams of our members and their families! That's why we're offering scholarships to help make higher education a little easier. Whether you're heading to undergraduate college/university, trade, or vocational school, these scholarships are here to give outstanding students like you a boost.



#### INTRODUCING: Legacy Scholarship

Acknowledging individuals aligning with pillars CWCU Legacy Foundation was built upon: Community Development, Financial Literacy, Empowering Youth, & Advocating Human Rights.

Three (3) \$2,000 scholarships  
**No Membership Required**



#### 18<sup>th</sup> Annual Vern Hyde Scholarship

This scholarship is aimed to acknowledge and reward outstanding efforts in Leadership, Volunteerism, and Community Involvement.

One (1) \$3,000 scholarship  
**Membership Required**

It's our way of saying we believe in you and your future—go ahead and reach for those goals!

**Apply by 11:59PM ET on Wednesday, March 19, 2025 to be considered for the scholarship.**

January - March 2025

## EXPLORE



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# Tax Season is Near

If you will be e-filing and direct depositing a tax refund for the 2023 tax year, you will be required to fill in the **ROUTING** number for Community West, as well as your **ACCOUNT** number. The sample below contains the CWCU routing number. For your account number, please review a recent account statement or visit your nearest branch for assistance.

**NOTE:** Your debit card number is not your CWCU account number and will delay your refund significantly.

<b>Part 1 Direct Deposit</b> Complete this part if you want us to directly deposit a portion of your refund to one or more accounts																					
<b>1a</b>	Amount to be deposited in first account																				
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## Beware of IRS Imposter Scams

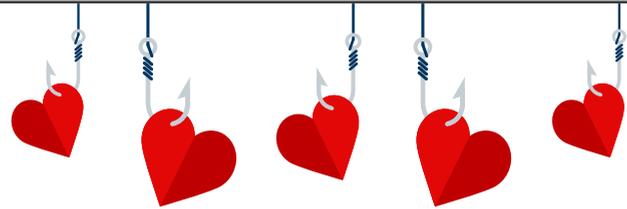
The Internal Revenue Service (IRS) is the government agency that collects federal taxes. Scammers pretend to be IRS officials to get you to send them money and other sensitive information.

### How it Works



### WARNING SIGNS

The IRS will NEVER contact you by phone call or email, and will not require a specific payment method. When in doubt, hang up and call the IRS directly at 800.829.1040.



## Don't Fall for Romance Scams

Did you know fraudsters often pose as someone special looking for love on dating websites or apps? Soon, they want to email, call, or message you to get off the platform. They will tug at your heartstrings by saying it's true love. Then, they start asking for money. Maybe it's for a plane ticket to visit you, to cover an emergency surgery or car problems. There will always be a sense of urgency to pressure you into acting immediately, but it's a **SCAM!**

Keep in mind, if it seems too good to be true – it likely is.

## Protect Your Account



**ID PROTECT:** Protect your money and your identity with ID Protect.



**FRAUD ALERTS:** Automated alerts to notify you of potentially fraudulent transactions.



**CARD ALERTS:** Free service for custom notifications for transactions.



**eSTATEMENTS:** Keep documents safe and secure in online banking.

# Scan & Complete to Win!

Print off and bring your completed crossword to your branch for a chance to win a prize!

*Note: 10 winners per branch, while supplies last.*



## Educational Seminars

Ever had questions about claiming Social Security? Enjoy a complimentary dinner and seminar this January!



**StoneWater Country Club**  
7177 Kalamazoo Ave SE Suite A  
Caledonia, MI 49316

Monday, January 6  
6:30 PM

Wednesday, January 8  
6:30 PM

## 20-Minute "Ask-Anything"

The people important to you are important to us. Gift your non CWCU member friends and family a 20 minute strategy session on topics such as:

- Tax Reduction Planning
- Estate Planning
- Portfolio & 401K Management
- Retirement & Income Planning
- Social Security Maximization
- Alternative Investments

**To Schedule Call:**  
**616-965-6275**

## Questions for Tax Season?

How do taxes work when I retire?  
What are some good practices?  
How do I prepare? Sound familiar?

Talk to your local branch to schedule a complimentary appointment with SBC Financial.



## 2025 Annual Meeting

Monday, April 28, 2025  
Kentwood Branch  
5801 Broadmoor Ave SE  
Kentwood, MI 49512

**3 BOARD SEATS  
AVAILABLE**

Petitions Due  
Feb. 1, 2025

# ILLUMINATE YOUR WALLET

SKIP YOUR LOAN PAYMENT  
**FOR \$35\***

Subject to account status. Forms must be signed/eSigned and submitted by member, cosigner, and/or guarantors before payment due date. Max of two skips per year, per loan. Limit six skips per life of the loan. Credit Card, Line of Credit, Tuition, Home Equity, Mortgage, and Upstart Loans are not eligible. Other exclusions may apply. Please Contact Community West Credit Union for more details.

# 2024 Community Impact Highlights

1

- Participated in CU Kind Day and donated:
- Hygiene and feminine hygiene kits to Mel Trotter
  - Decorated Supper Bags for Kids Food Basket
  - Assembled flowers for Walk to End Alzheimer’s
  - Created seasonal cards for local Senior Centers
  - Meal Cards & Play-Doh Monster Kits for Helen DeVos Children’s Hospital



2

Launched the first annual Learning Legends Giveaway- awarding local teachers \$100 Amazon gift cards to put toward their classroom supplies.

3

Partnered up with BHS Insurance for our annual Habitat for Humanity of Kent County home build.



4

Sponsored Zoo City FC Women’s street soccer team through a new partnership with The Soccer Rebellion who are dedicated to bringing American street soccer culture to life and putting the players in charge.

## Events & Holiday Closures

**NEW YEAR’S DAY**  
Wednesday, Jan. 1

**ALL BRANCHES CLOSED**

**MLK JR. DAY**  
Saturday, Jan. 18 –  
Monday, Jan. 20

**ALL BRANCHES CLOSED**

**PRESIDENT’S DAY**  
Saturday, Feb. 15 –  
Monday, Feb. 17

**ALL BRANCHES CLOSED**

## LOCATIONS

**Comstock Park**  
4555 West River Dr. NE

**Grandville**  
3089 44th St. SW

**Kentwood**  
5801 Broadmoor Ave. SE

**Middleville**  
303 Arlington St. (M-37)

**Rockford**  
3 N. Monroe St.

**COMMUNITY WEST**  
CREDIT UNION

Federally Insured by NCUA  
Equal Housing Opportunity  
NMLS #067371

\*A \$10.00 processing charge will be applied to post your early transaction. Direct Deposit and other availability of funds are subject to the timing of payer’s funding and credit union approval. Some direct deposit types are not eligible. Requests per each Direct Deposit must be made within online banking or by contacting the credit union. Funds must be available in your account to request in online banking, otherwise contact the credit union.