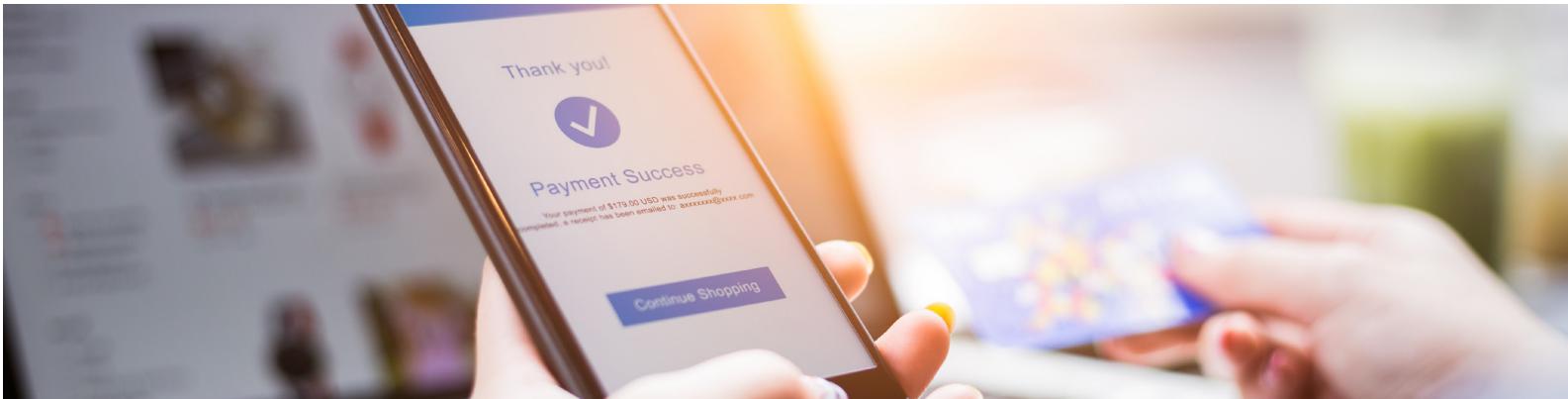


THE CURRENT

COMMUNITY WEST

CREDIT UNION

January - March 2026



Digital Banking Tips You'll ACTUALLY Use in 2026

As we settle into a new year, it's the perfect time to tidy up your digital financial life. Whether you're trying to stay organized, boost account security, or simply make everyday banking easier, these small steps make a big difference.

Refresh Your Password

If it's been a while since you updated your passwords, now is an ideal time to start! Try using a passphrase instead of a simple generic password. Including easy-to-remember phrases (i.e. WeL0v3CWCU!) with special characters and numbers makes your account harder to access for hackers.

Set Up Balance & Transaction Alerts

Alerts can help you stay informed without constantly checking your account. You can customize notifications for:

- Low balance
- Large withdrawals
- Deposits
- Card transactions

Turn on Card Controls

Going on vacation? Want peace of mind? Card controls let you:

- Temporarily turn your card on/off
- Set alerts for transactions over certain threshold
- Set alerts for purchase type (online, in-person, etc)

Use eStatements to Stay Organized

Paper mailings stack up fast, especially during tax season. Switching to eStatements gives you secure, easy access to your financial records anytime, anywhere. Plus, you can receive your statement sooner compared to paper mailings while saving some extra cash each month.

Make Mobile Check Deposit Your Go-To

If winter weather makes errands difficult, mobile check deposit is your answer! Just snap a couple of photos, review, and submit right from your phone. Most deposits are approved quickly, saving you a trip battling the elements.

Review Automatic Payments & Subscriptions

The new year is when many subscription prices change. Take a moment to review:

- Streaming services (movies, TV, music)
- Subscriptions (apps, meal delivery, boxes)
- Gym/fitness memberships
- "Free trials" that auto-renew

Keep Your Contact and Information Up to Date

Current email, phone number, and address help ensure we can reach you quickly if we notice suspicious activity or need to verify transactions. If you've recently had any big life changes, make sure to let us know!

Tax Season 2026: What to Expect

Tax season is officially upon us, and we're here to help make it as smooth as possible. Whether you're expecting a refund, filing early, or simply want to stay ahead of potential scams, a little preparation now can save a lot of stress later. Need help with filing? Our partners at **SBC** are offering in-branch tax filing at all CWCU branches again this year!

Direct Deposit = Your Fastest Refund

If you're hoping for a quicker refund, direct deposit is still the fastest and most secure way. If you will be e-filing and direct depositing a tax refund for the 2025 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.

Part 1 Direct Deposit

Complete this part if you want us to directly deposit a portion of your refund to one or more accounts

1a Amount to be deposited in first account

b

2	7	2	4	8	0	9	9	5
---	---	---	---	---	---	---	---	---

(ROUTING)

► **c** Checking Savings

d

3	9	9	0	0	0	0	0	0	0	0	0
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(ACCOUNT)

Common Questions Our Team Sees Every Year

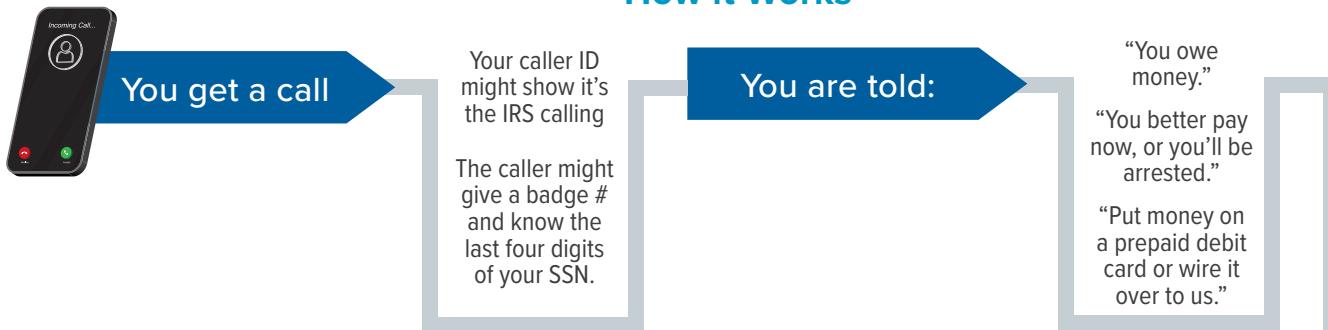
Our staff gets a handful of frequent questions during tax season. Here are answers to a few of the most helpful ones:

- "Can I deposit my refund into someone else's account?"
 - The IRS requires the account to be in your name or joint name
- "Where is my refund?"
 - Use the IRS "Where's My Refund?" tool. Updates occur once per day
- "Why is my refund delayed?"
 - Most delays are due to incomplete information, manual IRS reviews, or filing errors

Be Alert for IRS-Themed Scams

The Internal Revenue Service (IRS) warns of tax scams during the season, where fraudsters will pose as IRS officials to get you to send them money and other sensitive information. Scams include fake IRS payment demands, refund redirect scams, W-2/Employer spoofing, and identity theft with fraudulent filing.

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.

The money is **gone**, and you find out it wasn't the IRS. It was a **SCAM**.

If you pay...

Your Financial Reset: Easy Goals for 2026

As the new year begins, many of us set lofty visions to improve our finances, but sticking to them can be a challenge. The key is to focus on small, attainable goals that make a big difference over time. Here are some practical financial resolutions that you can achieve in the year ahead:

Create a Realistic Budget

A budget is the foundation of financial health. Start by tracking your income and expenses to understand where your money is going. After, create a budget that prioritizes essentials, savings, and a little room for fun. Tools like budgeting apps or simple spreadsheets can make this process easier.

Build an Emergency Fund

Life is full of surprises, and an emergency fund can provide peace of mind. Aim to save at least three to six months' worth of expenses. If that feels overwhelming, start small by setting aside a specific amount each paycheck until it becomes a habit.

Pay Down Debt

Debt can be a major financial stressor. To tackle it systemically, focus on one debt at a time, using methods like the snowball or avalanche approach. The snowball method is where you pay off your debts from smallest to largest amounts, no matter their interest rate. When your smallest debt is paid, you roll the minimum payment you were making into your next smallest debt. The avalanche method targets your debt with the highest interest, often requiring more patience and persistence. Even small extra payments can make a big difference over time.

Automate Your Savings

Set up automatic transfers to a savings account every time you get paid. Consider a higher-yield savings account to get the ball rolling. Even small amounts, like \$10 or \$20 per paycheck, add up over the year.

Evaluate Your Subscriptions

Streaming services, gym memberships, subscription boxes, and other recurring expenses can quietly drain your budget. Take a few minutes to go through your subscriptions and cancel anything you're not actively using.



2026 Annual Meeting

Tuesday, April 28, 2026

Kentwood Branch
5801 Broadmoor Ave SE
Kentwood, MI 49512

2 BOARD SEATS
AVAILABLE

Petitions Due
Feb. 2, 2026

HOW DO YOU SAVE \$ FOR THE HOLIDAYS?

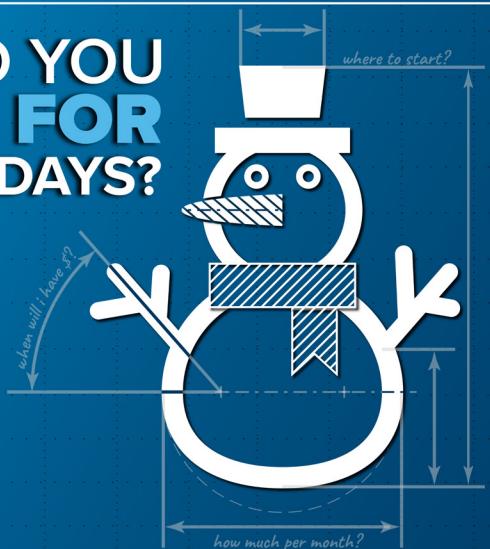
save year-round



holiday season comes



cash already saved!



year-round deposits
HIGHER YIELD
receive funds Nov. 1
AUTO-TRANSFER
withdraw your funds
AT ANY TIME*

START PLANNING TODAY
HOLIDAY SAVINGS ACCOUNT

*Withdrawal fees applicable after 01/01/2026. Federally insured by NCUA.

*Early withdrawal charges will apply. Withdrawal charges effective 01.01.2026. Charges may reduce earning on the account. Federally insured by NCUA.

2025 Community Impact Highlights

Participated in CU Kind Day and donated:

- Hygiene kits and Mother+Baby bags to Pine Rest
- Fleece tie blankets and Play-Doh Monster kits for Helen Devos Children's Hospital
- Cat adoption bags to Crash's Landing
- T-shirt dog toys to Barry County Animal Shelter
- Birthday Party Bags to West MI Partnership for Children

1

Upped the ante with our Learning Legends giveaway by gifting ten \$500 Amazon Gift Cards to Michigan educators to help them out in the classroom.

2

Donated nearly \$900 to Down Syndrome Association of West Michigan through our Rock Your Socks fundraiser.

3

Made a substantial donation of drink and snack items to our local Veteran's Home before Independence Day.

4

Raised over \$2,000 for our team total in the Walk to End Alzheimer's for Grand Rapids.



Events & Holiday Closures

NEW YEAR'S DAY

Thursday, Jan. 1

ALL BRANCHES
CLOSED

MLK JR. DAY

Monday, Jan. 19

ALL BRANCHES
CLOSED

PRESIDENT'S DAY

Monday, Feb. 16

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

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NMLS #067371