

Quarterly Community Partner: Artists Creating Together

We're proud to highlight **Artists Creating Together (ACT)** as our Quarterly Community Partner! Based in Grand Rapids, ACT is a nonprofit organization dedicated to providing inclusive and accessible visual and performing arts programming for individuals with disabilities.

Through art classes, community partnerships, and creative events, ACT empowers children, youth, and adults of all disabilities to learn, grow, and build meaningful connections through the arts. Their programs are led by professional teaching artists who work with individuals at all life stages, helping participants develop creative skills, confidence, and a strong sense of community.

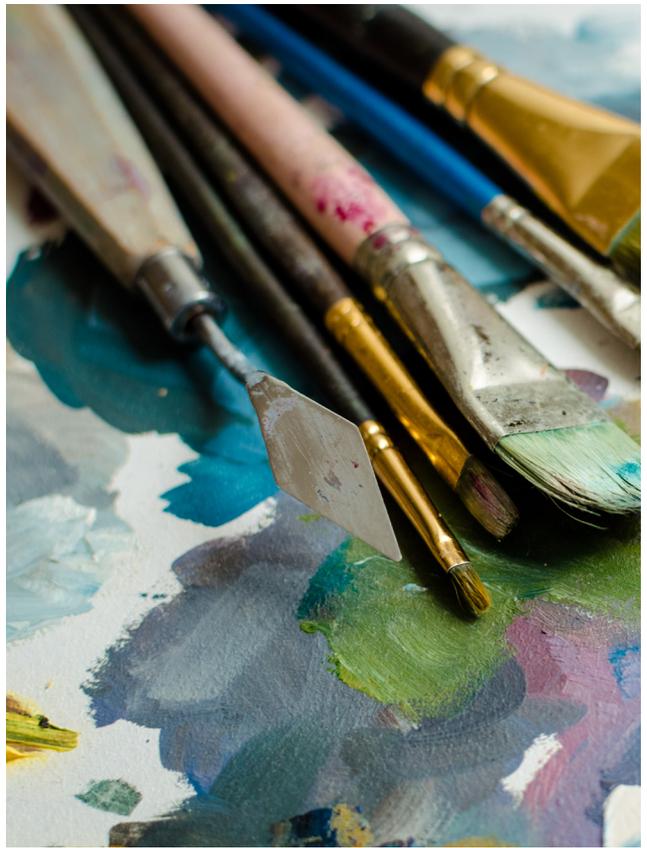
ACT's impact reaches far beyond a single studio space. Their programming takes place in schools, rehabilitation hospitals, community organizations, and venues across West Michigan, bringing creative opportunities to people wherever they are. In the past year alone, ACT hosted classes and events in more than 50 locations across the region.

To help support their mission, **Community West branches will be hosting an in-kind donation drive from April through June.** Members are invited to donate art supplies that will be used directly in ACT's programs and classes. Some of the most helpful items include:

- Acrylic Paint
- Clorox Wipes
- Craft Paper Rolls
- Frames (new)
- Gift Cards to Art Stores
- Glue Gun Sticks
- Glue Sticks
- Kleenex
- Masking Tape
- Paintbrushes
- Paper Towel
- Pencils (No. 2 or drawing)
- Plastic Totes with Lids
- Post-It Notes
- Sharpie Markers
- Stretched Canvas
- Tissue Paper
- Watercolor Paint
- Watercolor Paper
- New or Gently Used Art & Office Supplies

Donations can be dropped off at any CWCU branch during the drive. Every contribution helps provide the materials needed to explore creativity and continue building connections through art and our community.

To learn more about Artists Creating Together, visit www.artistscreatingtogether.org



Events & Holiday Closures

ANNUAL MEETING
Tuesday, April 28

KENTWOOD
5:00 PM

MEMORIAL DAY
Monday, May 25

ALL BRANCHES
CLOSED

JUNETEENTH
Friday, June 19

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

THE CURRENT

COMMUNITY WEST

CREDIT UNION

April - June 2026



GROWING WITH YOUR KIDS: YOUTH MONTH IS HERE!

We're excited to introduce our refreshed Youth Account program at Community West! Meet **Hoot & Howler**, the official mascots of our Youth Program, designed to help kids and teens start building smart money habits early while making saving and learning about money fun and rewarding.

Explorers – Ages 0-12

With a youth account, our youngest savers will receive:

- Hoot & Howler's Explorer Passport at account opening filled with challenges and discussions for families to complete together to enhance money skills and collect prizes along the way.
- Entries into semi-annual toy bundle drawings with every deposit
- Tiered deposit rewards
 - **1st deposit** = Hoot or Howler sticker
 - **2nd deposit** = piggy bank in color of choice
 - **Finishing Passport Challenges** = Hoot or Howler plush

Trailblazers – Ages 13-17

Our Teen Track begins to introduce independence to kids by helping them practice everyday managing finances while still having the support and guidance of their parents and a trusted financial partner. Teens can enjoy:

- Incentives for making deposits
- Scholarship opportunities for high school seniors
- Semi-annual gift card drawings

It's all about preparing them for their financial future, one smart decision at a time.

April is Youth Month!

Each year, credit unions across the country celebrate young savers and encourage families to start building strong financial habits early. At Community West, we're using this month to spotlight our refreshed youth program and the ways we're helping kids and teens learn about money.

Stop into your local branch for more information and to meet **Hoot & Howler!**





Why Home Loan Pre-Approval Should Be Your First Step When Buying a Home

For many people, the homebuying journey begins by scrolling through listings, visiting open houses, and imagining what life could look like in a new space. While the excitement is part of the process, one of the smartest steps you can take before falling in love with a home is getting pre-approved for a mortgage.

Home loan pre-approval gives you clear understanding of what you can afford, strengthens your position as a buyer, and helps the entire homebuying process move more smoothly. In today's housing market, it can also make the difference between securing your dream home or missing out.

What is a Mortgage Pre-Approval?

A pre-approval is a process where a lender reviews your financial information to determine how much you may qualify to borrow for a home loan. During the process, lenders typically review:

- Your credit history
- Income and employment verification
- Current debts and monthly obligations
- Available assets or savings

Based on this information, the lender provides a pre-approval amount, which represents the estimated loan size you qualify for. This gives you a realistic price range for homes you can comfortably afford and provide confidence as you begin your search.

Why Pre-Approval Matters in Today's Housing Market

Many buyers assume they can wait until they've found a home to think about financing. In reality, starting with a pre-approval can make the entire experience easier and less stressful. Pre-approval helps you shop with confidence by taking out the guess-work in what might fit your budget by giving you a price range that aligns with your financial situation. Agents and lenders often take offers more seriously when buyers are pre-approved. In competitive markets, agents want reassurance that a buyer has already taken the steps to secure financing. A pre-approval letter signals that you're a serious and qualified buyer, increasing your odds of your mortgage loan funding.

A Smoother Path to Homeownership

While pre-approval doesn't guarantee final loan approval, it provides an important first step toward homeownership. It gives you clarity, strengthens your offers, and allows you to move quickly when the right home appears on your favorite homebuying app. If you're considering buying a home during National Homeownership Month (June), starting the pre-approval process early can help you approach your search with confidence and peace of mind.

Scam Awareness

PROTECT YOURSELF FROM HOME IMPROVEMENT AND CONTRACTOR SCAMS

Home improvement projects can be an exciting way to update your space or increase your home's value. Unfortunately, scammers often take advantage of homeowners looking to complete repairs or renovations, especially after storms or during busy home improvement seasons. Being aware of common contractor scams can help you protect both your home and your finances.

Common Red Flags

- Contractors who show up uninvited offering to fix damage or complete repairs at a low price
- Claims that they have leftover materials from another nearby job and can offer a "special deal"
- Pressure to make a quick decision or sign immediately after the first conversation
- Requests for large up-front payments or cash-only payments before work begins
- Refusal to provide a written estimate or contract
- Inability or unwillingness to provide proof of insurance or references from previous work

How to Protect Yourself

- Research contractors before hiring, including checking reviews and reputation
- Verify proper licensing and insurance when applicable. If they refuse or hesitate, go with someone else
- Get multiple estimates before committing to a project with a contractor
- Review contracts carefully to make sure you understand them before signing any agreement
- Avoid contractors who pressure you into making quick decisions
- Trust your instincts and take your time to gather information if something doesn't feel right

Stay Alert & Ask Questions

Home improvement projects should be exciting, not stressful. By staying informed and working with trusted professionals, you can help ensure your next home project goes smoothly while protecting your home and your finances from potential scams.



Helping Students Bridge the Gap



For most families with students, scholarships, grants, and federal financial aid cover a portion of college expenses – but they don't always cover the full cost of tuition, housing, books, and other education-related expenses. When there's still a gap, private student loans can help students take the next steps with the financial support they need.

Community West Credit Union offers multiple private student loan options designed to help members fund their education and continue pursuing their academic goals.

- **Student Choice Tuition Loan:** designed for students attending a **four-year public or private nonprofit school** and offers additional flexibility. This **line-of-credit style** loan allows students to borrow funds as needed throughout their time in school, with options such as **no origination fees, potential tax-deductible interest**, and the **ability to defer payments** while enrolled at least half-time. Borrowers may qualify to **borrow up to \$50,000** with both **fixed and variable rate options** available.

When planning how to pay for college, financial experts often recommend a step-by-step approach: first pursue scholarships like our **Vern Hyde** and **Legacy Scholarships**, then explore financial student loans, and finally consider student loans to help cover any remaining costs.

Already graduated and want to simplify your payments? Refinancing may be an option! We're proud to offer a **Student Choice Refinance Loan** that allows qualified borrowers to combine eligible private and federal loans into one manageable loan with flexible repayment terms. With options for fixed or variable rates and no origination fees or prepayment penalties, refinancing can help make monthly payments more affordable.

CWCU is proud to support our members and their families as they invest in education. If your student is preparing for the next stage of their academic journey, we're here to help you explore the options available.