

THE CURRENT

COMMUNITY WEST

CREDIT UNION

Contactless Convenience is Here!



Your card has a fresh new look — and a serious tech upgrade!

As part of our recent card conversion, we're excited to introduce redesigned debit and credit cards featuring built-in contactless technology. These cards are not only easier to use at checkout but also come with a sleek, modern design we think you'll love.

Here's what you can expect:

- **No action needed:** You'll automatically receive the updated card when your current one expires or if you request a replacement.
- **Faster checkouts:** Contactless capability means you can tap to pay quickly and securely.
- **Same great benefits:** Your card number and digital wallet compatibility stay the same, so you can keep using services like Apple Pay, Google Pay, and Samsung Pay without interruption.

Please note: the CWCU Cards App has been discontinued as of **June 30, 2025**. If you currently use card alerts through the app, those alerts will no longer function after that date.

Your fraud alerts will continue being delivered uninterrupted. If suspicious activity is detected, you'll receive a text, followed by an email or call if needed.

Questions? We're here to help. Give us a call at (616) 261-5657 or stop by your local branch.

July - September 2025

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Plan A Michigan Staycation

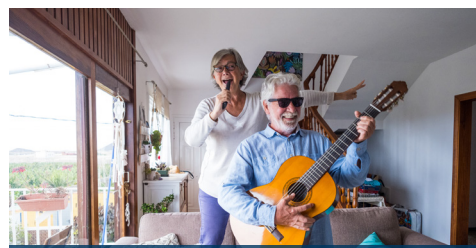
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Scan & Complete to Win!

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.



Stay Safe While Soaking in the Sun: Fraud Prevention Tips

Summer is a time for fun, travel, and relaxation — but it's also a season when fraudsters tend to be extra active. To help keep your money and personal information safe, here are some important tips to keep in mind throughout the warm months:

- **Guard Your Personal Info:** Never share your account numbers or passwords unless you're sure who you're talking to.
- **Avoid Public Wi-Fi for Banking:** Use secure networks or your mobile data when accessing accounts online.
- **Watch for Phishing Scams:** Be cautious of emails or texts asking for personal details—verify before clicking links.
- **Check Your Accounts Often:** Review your statements regularly and report any suspicious activity.
- **Use Strong Passwords:** Make passwords unique and enable two-factor authentication.



By staying alert and following these simple steps, you can enjoy your summer with peace of mind. Community West is always here to help—contact us if you have any questions or concerns.

Discover West Michigan: Your Ultimate Summer Staycation Guide



Looking for a fun and affordable way to enjoy summer without traveling far? West Michigan offers plenty of staycation options that let you relax, explore, and make lasting memories close to home!

Explore the Outdoors

Climb the **Sleeping Bear Dunes** for stunning views or spend the day at **Holland State Park's** sandy beach by the **Big Red Lighthouse**. Rent a kayak in **Muskegon** or take a scenic bike ride along the **Kal-Haven Trail** winding you through forests and small towns.

Enjoy Local Culture

Visit **Frederik Meijer Gardens** for beautiful gardens and outdoor sculptures. Check out **farmers markets** and **summer festivals** for fresh food, local crafts, and live music.

Family Fun & Relaxation

Families can explore **John Ball Zoo** or the **Grand Rapids Public Museum**. For a quiet retreat, book a **lakeside cabin** or take a sunset cruise on **Lake Michigan**. Quaint towns like **Saugatuck** offer charming shops and cozy dining.

Whether you want an active outdoor adventure or a peaceful retreat, West Michigan's staycation options offer something for everyone. Plan your perfect summer escape — no passport required!

And the Winners Are...

Introducing 2025 Scholarship Winners



Community West is proud to name **Addison Davenport** as the 2025 **Vern Hyde Scholarship** recipient. A graduate of Hudsonville High School, Addison was selected for her outstanding leadership, volunteerism, and dedication to her community—especially to children.

While excelling as a full-time student, Addison also worked as an assistant daycare teacher, preschool gymnastics coach, tutor, and served in the National Honor Society. Her work at Horizon Kids Complex and role as a tutor for a young student from Burma highlight her passion for guiding and supporting children.

This fall, Addison will attend **Michigan State University**, where she plans to continue making a difference in the lives of others.

We are pleased to recognize **Kian Cahall** as a recipient of the 2025 **Legacy Scholarship**. A graduate of Byron Center High School, Kian was selected for his thoughtful reflection on the value of financial literacy. Through early conversations with his grandfather about the stock market and everyday money management, Kian learned the value of long-term thinking, disciplined investing, and financial independence. His grandfather's wisdom not only shaped Kian's approach to money but also inspired him to share those lessons with others—creating a ripple effect of financial knowledge within his community.

This fall, Kian will be heading to **Michigan State University**, where he plans to study Political Theory and Constitutional Democracy, along with Economics and Political Economy.



We are honored to recognize **Reese Geister** as a recipient of the 2025 **Legacy Scholarship**. A graduate of **Caledonia High School**, Reese is now attending the **University of Alabama**, where she is studying Biology. Reese was chosen for her deep commitment to empowering youth across every community she touches. From tutoring fellow high school students and supporting children with special needs, to coaching soccer and mentoring young BMX riders, Reese has consistently worked to help youth build confidence, independence, and resilience.

Her dedication extends far beyond her hometown—whether teaching a child with disabilities to ride a bike or guiding young minds at a STEM showcase in Tuscaloosa, Reese exemplifies the spirit of leadership and service at the heart of the Legacy Scholarship.

We are delighted to recognize **Rima Patel** as a recipient of the 2025 **Legacy Scholarship**. A graduate of **Union High School**, Rima will be heading to **Michigan State University** this fall to study Pre-Med.

Rima was chosen for her strong commitment to community service and empowering youth. Whether tutoring peers, volunteering at a local food pantry, or participating in leadership groups like Mayor's Youth Council and Michigan Youth in Government, Rima has worked to create positive change in her school, city, and beyond.

Her passion for service, empathy, and resilience shines through—from organizing fundraisers to helping classmates succeed, Rima is dedicated to giving back and inspiring others to do the same.





Smart Ways to Use Your HSA in Retirement

Save & Invest

If you can pay current medical expenses out of pocket, consider letting your HSA grow tax-free for future use.

Max Out Contributions

Each year, the IRS sets contribution limits. Contribute the maximum if you are able— it's triple tax-advantaged.

Use Strategically

After age 65, withdraw HSA funds for any purpose without penalty. Use funds for qualified healthcare expenses to keep them tax-free.

Keep Good Records

Hold onto medical receipts. Even years later, you can reimburse yourself for past qualified expenses, letting your account grow longer.

Wondering how to ensure you are protected? Stop by your local branch to schedule a **complimentary** review of your retirement plan with a Retirement Advisor from Security Benefits Center!

FINANCE YOUR DREAMS IN FULL COLOR

personal loans

For the big things, the little things, and all the glittery chaos in between.

EVENTS & HOLIDAY HOURS

BLOOD DRIVE
Tues. July 1
11 AM – 3 PM

GRANDVILLE
BRANCH

INDEPENDENCE DAY
Fri. July 4 –
Sat. July 5

ALL BRANCHES
CLOSED

LABOR DAY
Sat. August 30 –
Mon. September 1

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