

THE CURRENT

COMMUNITY WEST

CREDIT UNION

July - September 2026

Helping Students Get Ready For Fall



Summer is the perfect time for students and families to start preparing for the school year ahead. For many, that means planning for more than just tuition. Between laptops, textbooks, housing, supplies, and other education costs, getting ready for class can add up quickly.

When financial aid doesn't cover every expense, Community West offers options to help students stay connected, prepared, and focused on their goals.

[Student Choice Tuition Loans](#) can help bridge funding gaps for students attending four-year or private nonprofit schools. This flexible, line-of-credit style loan allows students to borrow funds as needed throughout their education journey, with benefits like no origination fees, potential tax-deductible interest, and the ability to defer payments while enrolled at least part-time. Borrowers may qualify to borrow up to \$50,000 with both fixed and variable rate options available.

Need a device for school? Our [Young Adult Laptop Loan](#) helps members ages 18-24 purchase laptops, tablets, and other educational technology with up to \$2,000 at 0% interest and affordable monthly payments.

Wherever your student is headed this fall, Community West is proud to help support the next step in their educational journey.

**APR = Annual Percentage Rate. Subject to change. APR may be higher depending on your application. Certain loans may have more requirements.*

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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.

Are You Ready for Your Homeowner Era?



Maybe your homeowner era looks like a bigger backyard, a shorter commute, a garage for your hobbies, or finally having a place that feels completely yours. Whatever is inspiring your next (or first) move, buying a home is a big milestone – and having the right team in your corner can make the process smoother, simpler, and more exciting.

At Community West, we know homeownership is about more than finding the perfect house. It's understanding your budget, exploring loan options, navigating closing costs, and feeling confident through every step of the process.

That's why our local mortgage experts are here to help make your journey feel a little less overwhelming and a lot more exciting.

Whether you're buying your first home, upgrading, refinancing, building, or simply exploring what's possible, Community West offers mortgage solutions designed to meet a variety of needs and goals. From traditional fixed-rate mortgages to zero-down options, and refinance, we're here to help you find the right fit. And to help you get started, **qualified borrowers can receive up to \$500* toward closing costs.** Because when you're juggling down payments, inspections, moving expenses, and everything else that comes with a new home, every dollar counts.

If homeownership has been on your mind – even if you're still in the “just browsing listings at midnight” phase – now is a great time to explore your options.

Your homeowner era starts here. Are you ready for it?

And the Winners Are... Our 2026 Scholarship Winners



Community West is proud to name **Anggie** as the 2026 **Vern Hyde Scholarship** recipient. A current student at **Michigan State University**, she was selected for her outstanding leadership, community involvement, and dedication to supporting under served communities.

While excelling in school, she served as head drum major for Kent City High School's Marching Eagles, volunteered for Sparta Area Migrant Resource Council's Farmworker Appreciation Day, was as a bilingual teaching assistant for Kent City Middle School's Summer Migrant Program, and participated in a service-focused study abroad program in Mérida, Mexico supporting a school for children and adults with disabilities.

This fall, Anggie will continue her studies at **Michigan State University**, where she is pursuing a degree in Biomedical Laboratory Studies.

We are pleased to recognize **Alisa** as a recipient of the 2026 **Legacy Scholarship**. A graduate of East Kentwood High School, Alisa was selected for her outstanding leadership, volunteer service, and dedication to empowering youth and supporting her community.

While excelling as a student, Alisa served in National Honor Society, Student Council, Athletic Leadership Council, and varsity cheerleading. She also coached Rocket Cheerleading, volunteered in elementary schools, and attended Kent Career Tech Center to further her education in healthcare.

This fall, Alisa will be heading to **Michigan State University**, where she plans to study Human Biology and continue making a difference through healthcare and community leadership.



We are honored to recognize **Bethlehem** as a recipient of the 2026 **Legacy Scholarship**. A current student at **Grand Rapids Community College**, she was selected for her academic achievement, perseverance, and commitment to serving her community.

While pursuing her studies, she participated in the college's Honors Program, volunteered at community events including the Grand Rapids African American Arts and Music Festival, and maintained an accomplished academic record. Inspired by her own experiences, she is passionate about supporting young women from disadvantaged backgrounds.

After graduating from GRCC with honors, she plans to continue her education at **Grand Valley State University**, where she will pursue a degree in Psychology and work toward a future career as a therapist.

We are proud to recognize **Cecilia** as a recipient of the 2026 **Legacy Scholarship**. A student at **Aquinas College**, she was selected for her strong financial responsibility, work ethic, and commitment to building lifelong financial literacy skills.

As a commuter student at Aquinas, she balances her part-time job with a full academic schedule and applies practical budgeting strategies to manage college expenses. Through years of work experience and personal finance education, she has developed strong saving habits, budgeting skills, and a thoughtful approach to financial independence.

Cecilia is currently pursuing a degree in Art at **Aquinas College**, where she plans to continue growing academically while building a stable and successful future.





Quick Summer Budgeting Tips

Summer brings plenty of opportunities to get out, travel, celebrate, and make memories – but it can also bring extra expenses that sneak up quickly. Between vacations, dining out, family activities, and spontaneous weekend plans, seasonal spending can put pressure on your budget. A little planning can go a long way toward helping you enjoy summer while staying financially on track.

Plan Ahead

Set a summer spending limit for travel, events, entertainment, and seasonal purchases before expenses start adding up.

Find Free Fun

Take advantage of parks, beaches, community events, concerts, hiking trails, and other low-cost ways to enjoy the season.

Watch Fast Purchases

Cold drinks, takeout meals, deliveries and convenience buys may seem minor, but they can make a noticeable impact over time.

Save for What's Next

Putting aside even a small amount now can help prepare for back-to-school costs, fall expenses, or unexpected surprises later on.

A few small habits can help you enjoy everything summer has to offer – without losing sight of your financial goals

CHARGE AHEAD
BEAT RISING GAS PRICES WITH AN EV LOAN
+ ADD ON A CHARGING STATION

EVENTS & HOLIDAY HOURS

BLOOD DRIVE
Wed. July 1
11 AM – 3:30 PM

COMSTOCK PARK BRANCH

INDEPENDENCE DAY
Fri. July 3

ALL BRANCHES CLOSED

LABOR DAY
Mon. September 7

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.

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