

THE CURRENT

COMMUNITY WEST

CREDIT UNION

FINANCIAL WINTERIZING: Preparing Your Finances for the Season



When the temperatures drop, most of us start thinking about winter prep like swapping to snow tires, sealing windows, or stocking up on cozy essentials. But, did you know your finances can benefit from a little “winterizing,” too?! Just like your home and car, your money deserves extra care before the busy holiday season.

Check Your Financial Insulation

Review your budget to make sure it’s built to handle the extra costs of the season. Between the holiday shopping, higher utility bills, and winter travel—small expenses can pile up quickly. Setting aside a cushion now can help prevent financial “drafts” later.

Protect Against Unexpected Storms

An emergency fund is like a snow shovel: it’s best to have it before the storm hits. Aim to set aside three to six months of essential expenses. If that feels overwhelming, start small by automating even \$25 per paycheck into savings.

Give Your Debt a Tune-Up

High-interest debt, like credit cards, can add up faster than snowflakes. Consider consolidating balances into a lower-rate personal loan or credit card balance transfer to make payments more manageable.

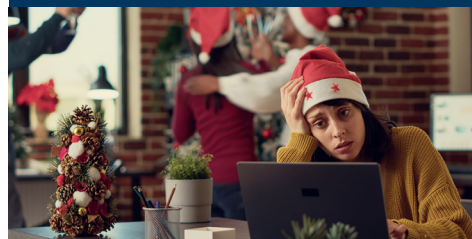
Heat Up Your Savings Goals

Cold weather is the perfect time to cozy up your savings strategy. Whether you’re saving for a future trip, a home project, or just peace of mind, explore options like **debit card round up** where you can round up your transactions to the nearest dollar and transfer your change to your savings account.

Taking time now to prepare your finances can keep you safe, secure, and stress-free. Community West is here to provide the tools, advice, and support you need to stay financially cozy all year long.

October-December 2025

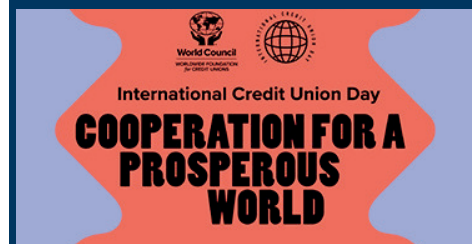
EXPLORE



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View the 2026
Schedule of Service
Charges on our website.
Overview of changes on page 4.

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.



Need More Space to Host this Holiday Season?



The holiday season is near and along with the joy, traditions, and family time, you might also find yourself asking, “*Where are we going to fit everyone?!*” If your home is feeling a little too cozy for comfort, it may be the perfect moment to connect with our mortgage team about making a much-needed upgrade.

Whether you’re dreaming of moving into a bigger space or considering an addition to your current home, Community West has flexible mortgage solutions to help bring your plans to life. This season (and for many more to come), host your holiday gatherings with ease, comfort, and style knowing you’ve found the right fit for you and your family.

A vertical advertisement for Community West Credit Union. The top half features a small wooden house on a stone wall with autumn leaves. The bottom half is a dark red banner with the word "LEAF" in large, colorful letters (L: orange, E: yellow, A: red, F: green), each containing a small nature icon. Below "LEAF" is the tagline "your landlord behind" in white. Underneath is "MORTGAGE LOANS" in white, and at the bottom is the "COMMUNITY WEST CREDIT UNION" logo in white.



Fraud Fighters: Tips & Tools to Fight Digital Deception

Fraud attempts are becoming more common, more sophisticated, and unfortunately, more convincing. Scammers know the tricks that make people click, share information, or rush into making irrational decisions and actions. At Community West Credit Union, your security is one of our top priorities, and we're here to give you the tools and knowledge to stay one step ahead.

Common Scams to Watch Out For

- **Phishing Emails, Texts, and Calls:** Messages and calls that look like they're from a trusted source but are really designed to steal your personal information.
- **Romance Scams:** Tricks victims into sending money or personal information to someone posing as a romantic partner online. Scammers use dating apps, social media, or messaging platforms to build trust over weeks or months before asking for financial help.
- **Gift Card Scams:** Scammers will pose as government officials, tech support, or even friends to pressure victims to pay urgently with gift cards. Once the card numbers are shared, the money is gone, and often untraceable and cannot be recovered.
- **Toll Scams:** Messages claim you owe unpaid tolls and demand immediate payments or you will face dire consequences like fines, legal action, and vehicle authorities.
- **Grandparent Scams:** Scammers pose as relatives in distress, claiming to need money urgently for bail, medical bills, or other emergencies. They often request secrecy and pressure victims into sending funds quickly.

Tips & Tools to Help Protect Yourself

- **Strong Passwords:** Use unique, complex passwords for each account and update them regularly. Try to use easily remembered phrases with special characters.
- **Multi-Factor Authentication (MFA):** Add an extra layer of protection whenever it's available with a two-step authentication to log in to your accounts.
- **Card & Account Alerts:** Set up text or app notifications so you know right away when your funds have been used.
- **Credit Union Support:** Remember, we'll never call, email, or text you asking for your account number, PIN, or login information.

Smart Habits That Go a Long Way

- **Pause Before You Click:** If you receive a suspicious message, stop and verify before taking any actions.
- **Trust Your Instincts:** Any scenario where it pressures you to "act now" is a red flag.
- **Keep Software Updated:** Security patches on your phone, computer, and apps are essential to keeping your accounts and devices safe.
- **Shred & Secure:** Old account statements and sensitive documents should be destroyed, not tossed in the trash.



2026 Schedule of Service Charges Updates

We've made changes to keep things simple and give you more ways to save. See the updates below, and view the full schedule on our website.

- **Canadian check processing** is now \$5.00.
- **Account research** will be billed in 15-minute increments.
- **Personal check copies** are available free online anytime.
- **Statement copies** are \$5.00 each but eStatements are always free through online banking or mobile app.
- **Mailed statements** are \$5.00/mailling for members enrolled into Online Banking. Complimentary to members 60+ years.
- **Paper notice mailings** and **telephone transfers** are now free.



COOPERATION FOR A PROSPEROUS WORLD

Events & Holiday Closures

**INDIGINOUS
PEOPLES DAY/
COLUMBUS DAY**
Mon. October 13

**ALL BRANCHES
CLOSED**

THANKSGIVING
Thurs. November 27 –
Sat. November 29

**ALL BRANCHES
CLOSED**

CHRISTMAS EVE
Wed. December 24

9 AM – 12:30 PM

CHRISTMAS
Thur. December 25
**ALL BRANCHES
CLOSED**

NEW YEAR'S EVE
Wed. December 31

9 AM – 12:30 PM

NEW YEAR'S DAY
Thur. January 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

*Subject to account status. A \$35.00 processing fee will be charged per loan skipped. Forms must be signed/eSigned and submitted by member/cosigner/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, Upstart, Home Equity, and Mortgage Loans are not eligible. Other exclusions may apply. Please contact Community West Credit Union for complete details.