International Credit Union Day – Thursday, October 15, 2026

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On Thursday, October 15, 2026, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Culver’s Share Night – Jenison – Tuesday, October 20, 2026

We love getting together with our members and neighbors for a good cause! Throughout the year, we host Culver’s Share Nights at locations across our communities, where 15% of proceeds benefit the Community West Legacy Foundation. Keep an eye out for our next Share Night and join us for a delicious way to give back!



Rockford Santa Parade – Rockford – Saturday, December 5, 2026

We’re getting into the holiday spirit at the Rockford Santa Parade! Join us in downtown Rockford as we celebrate the season alongside our neighbors, local businesses, and community members. Bundle up, bring the family, and keep an eye out for the Community West crew along the parade route!

Christmas at the Commons – Grandville – Saturday, December 5, 2026

We’re spreading some holiday cheer at Christmas at the Commons in Grandville! Join us for a festive community celebration filled with holiday spirit, family fun, and plenty of seasonal magic. Be sure to stop by and say hello to the Community West crew!



Events & Holiday Closures

INDIGINOUS PEOPLES DAY/ COLUMBUS DAY
Mon. October 12

ALL BRANCHES CLOSED

THANKSGIVING
Thurs. November 26 – Fri. November 27

ALL BRANCHES CLOSED

CHRISTMAS EVE
Thurs. December 24
9 AM – 12:30 PM

CHRISTMAS
Fri. December 25
ALL BRANCHES CLOSED

NEW YEAR’S EVE
Thurs. December 31
9 AM – 12:30 PM

NEW YEAR’S DAY
Fri. 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

THE CURRENT
COMMUNITY WEST CREDIT UNION
October - December 2026

Make the Holidays a Little Merrier



The holidays are filled with plenty to look forward to, but they can also bring plenty of extra expenses. Gifts may get most of the attention, but travel, family gatherings, holiday meals, seasonal activities and unexpected winter expenses can all compete for room in your budget.

When savings don't quite cover everything you've planned, a **Community West Holiday Loan** gives you a little extra flexibility to manage the season without relying entirely on credit cards.

Unlike a credit card that lets you continue adding to your balance, a Holiday Loan gives you a set amount upfront with predictable monthly payments. Knowing exactly how much you're borrowing can make it easier to set a spending limit, plan for repayment and keep your holiday expenses from following you further into the new year than expected.

Holiday Loan funds can help cover gifts, travel, hosting family and friends, seasonal activities and other planned expenses. They can also provide some breathing room when Michigan winter decides to add something unexpected to the list, like a vehicle repair or household expense.

The holidays should be about enjoying the people and traditions that matter to you, not worrying about how you'll pay forf them later. With a little planning and the right financial tools, you can enjoy the season while keeping your budget on track.

EXPLORE



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Catch Us in the Community page 4

View the 2027 Schedule of Service Charges on our website.

Don’t Fall for Fraud – Recent Scams to be Aware of

As the temperatures drop, some scams start heating up. Fall and winter bring seasonal shopping, home repairs, charitable giving, travel, and plenty of deliveries, giving fraudsters new ways to catch people off guard. Here are a few scams to watch for this season.

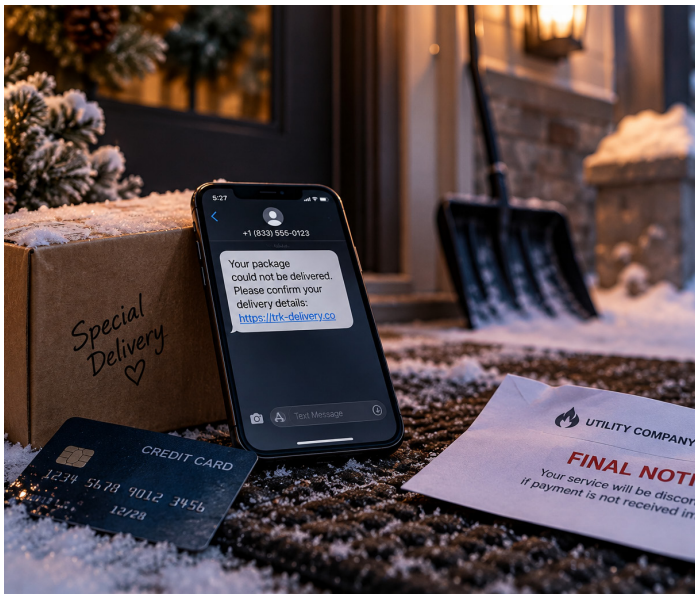


Package Delivery Scams

Fall and holiday shopping mean more packages on the way. Fake delivery texts may claim there’s a problem with your shipment and ask you to click a link, update your address, or pay a small fee. Check your order directly through the retailer or shipping company instead.

Financial Institution Impersonation

Scammers can spoof phone numbers to make calls or texts appear to come from a trusted financial institution. They may claim there’s fraud on your account and ask for a security code, personal information, or approval of a transaction. Never rely on caller ID alone. If you’re unsure, stop and contact Community West Directly.



Utility Shutoff Scams

As heating season begins, scammers may pose as utility companies and threaten to shut off your heat or electricity unless you make an immediate payment. Don’t let the urgency pressure you. Hang up and contact your utility provider directly using the number on your bill or its official website.

Home Repair & Winterization Scams

Need furnace work, roof repairs, snow removal, or other winter prep? Be cautious of unsolicited contractors offering a great deal, especially if they demand a large upfront payment or pressure you to act immediately. Research any company before handing over money.

Seasonal Shopping & Charity Scams

Big sales and year-end giving can attract fake websites, social media ads, and fraudulent charities. Before entering payment information or making a donation, take a moment to verify who you’re conversing with.

Stop. Check. Verify. Hang Up.

Whether it’s an unexpected call, a winter repair or a deal that seems to good to be true, slowing down is one of your best defenses. Don’t let urgency make the decision for you.

Your Ultimate Guide to Holiday Budgeting



It's the most wonderful time of the year... to set a budget for the holidays! It's the season of giving and the next thing we know, we avoid looking at our bank account after finding the perfect gift for everyone on our list. Try out these holiday budgeting hacks this year to ease your worries, and your accounts.

Set a budget for each person and stick to it. We all feel the pressure around the holidays to get big, expensive gifts. To prevent overspending, make a list of everyone you plan to purchase a gift for and set a budget for each person.

Avoid impulse buys. We're all bombarded with emails, flyers, and tempting signs and displays in stores boasting about incredible deals that are so below retail value you couldn't possibly pass them up – and most of the time, those deals aren't as great as they are advertising them to be. Stick to your list and budget to avoid overspending.

Start holiday shopping ASAP. You don't need to wait until Black Friday or days before the holidays get here. Allow yourself more time to bargain hunt throughout the months (or even the whole year) to avoid paying for everything at once. Even better- keep a running list of ideas year-round for those on your gift list. You're more likely to get them something they actually wanted and most likely forgot about come the holiday season!

Consider Making Gifts or Gifting Experiences. You don't have to be crafty to gift something made from the heart! Spend the day baking (cookie exchanges are a fun and cheap way to exchange "gifts"), creating a scrapbook for parents and/or grandparents, DIY Game or Movie Night – the options are truly endless.

Make deposits into a Holiday Club account. Contribute to a higher-yield savings account year-round for a stress-free holiday season. Make deposits at your own pace throughout the year, and come November 1, those funds will automatically be transferred into your regular savings account just in time for the holiday season!

