

# THE BLUEPRINT

January – March 2025

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I'm interactive!



## From Check-Ups to Closings Homeownership Made Simple!

We all know the journey to homeownership isn't always linear. Some focus on finding the perfect property, but many concentrate on ensuring their financial picture is in top shape before making the leap. That's where we come in! **Our team of experts are here to help you navigate the financial side with ease!**

**Financial Check-Ups Tailored to You:** Before even dipping your toes into the buying process, it's important to make sure you are financially prepared. We can sit with you and provide clear understanding of your financials and what steps you can take to strengthen your buying power. Whether it's understanding debt-to-income (DTI) ratio, how to plan for closing costs, or finding ways to increase your credit score, our local experts are here to guide you through it all. Did you know – our Branch Managers are Certified Financial Planners, meaning they're equipped to provide personalized advice tailored to each member's situation! Pair that with our local Mortgage Experts on-site – well, that's just the cherry on top.

**Helping Build Credit and Confidence:** Credit Scores can be the biggest hurdle for some in the journey to homeownership. We offer a **Credit Builder Loan**, a solution designed to help improve credit scores while building positive financial habits.

Helping people achieve their goals is at the heart of what we do. We can help make the homebuying process smooth, transparent, and empowering. From financial check-ups to solutions, we are here to be your trusted partner every step of the way!

## MORTGAGE QUESTIONS?

Finding yourself needing a little more guidance? We encourage you stop by your closest Community West branch for Mortgage Lobby Days!

Meet with local mortgage experts who are ready to help with any questions like buying, refinancing, understanding marketing trends, and learning your options.

### Wacky winter drivers



Don't be this guy! For more safe winter weather driving tips, visit <https://www.nhtsa.gov/winter-driving-tips>

## Ice, Snow, and Miles To Go! Safe Winter Driving Tips

"Everyone forgets how to drive after the first snowfall!" Admit it, we've all heard it! Whether you're heading to the office or enjoying the scenic route, these winter driving tips will help keep you prepared for whatever happens on the road:

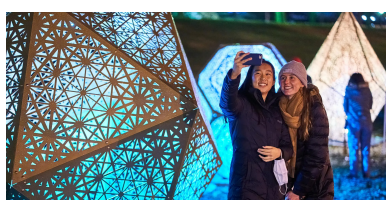
- **Check your tires:** Tire maintenance is crucial to surviving winter roads. Make sure your tires are properly inflated and has tread for gripping. Consider winter tires that have provide better traction on snow and ice compared to standard tires.
- **Keep Gas Tank or Battery Half-Full:** Avoiding car repairs by preventing condensation from forming inside the gas tank, which can freeze and block fuel lines.

For electric vehicles, avoid battery drain can be minimized by plugging in your battery over night to keep the battery in its optimal temperature range.

- **Clear Car of Snow and Ice:** Take extra time to completely clear your vehicle of ice and snow. This not only improves your own visibility, but prevents snow from flying off and creating hazards.
- **Slow Down & Keep Distance:** Always reduce your speed and increase your following distance on snowy and icy roads. Do not crowd plow trucks or travel alongside plows trucks.
- **Keep an Emergency Kit:** Keep an emergency kit in your car, no matter the season! Pack blankets, snacks, water, a flashlight, jumper cables, a first-aid kit, and a small shovel. If your vehicle is susceptible to fish-tailing, keep salt or cat liter in the trunk of your card for extra weight.
- **Know How to Handle Sliding:** We don't mean the big slide at the playground! If you find your car sliding on ice or snow, remain calm, and remember to steer gently in the direction you want to go, and avoid slamming on your brakes.

Always check the weather forecast before heading out and allow extra time to reach your destination. If conditions are particularly dangerous, consider rescheduling and staying home, Winter in Michigan may be tough, but with these tips, you can confidently tackle the season ahead. **Stay safe, stay warm** – and remember to always drive with caution during these frosty months!

# THE FUTURE BELONGS TO THOSE WHO BELIEVE IN THE BEAUTY OF THEIR DREAMS



**World of Winter**  
January 10 – March 2  
Downtown Grand Rapids



**West MI Golf Show**  
February 6 – February 8  
DeVos Place



**GR Bourbon Fest**  
March 1  
New Vintage Place

## About Us

At Community West Credit Union, we guide home buyers through the process with a range of mortgage services that help them purchase their first home or upgrade to a dream property. As a member-owned, not-for-profit organization, we're fully invested in our communities and proudly provide several mortgage options and resources.

### 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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