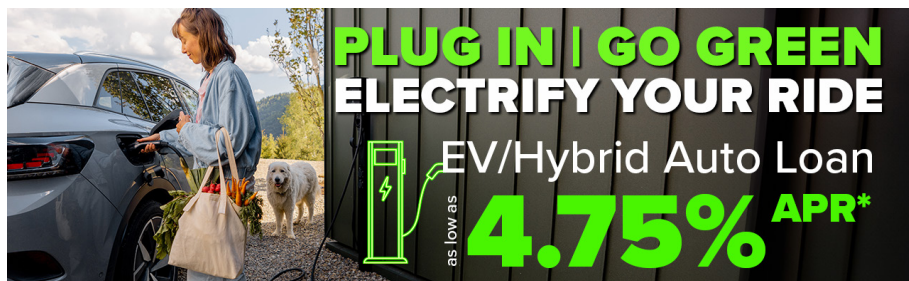


THE CURRENT

COMMUNITY WEST

CREDIT UNION

INTRODUCING: ELECTRIC/HYBRID VEHICLE LOANS



At Community West, we're excited to show we are dedicated to supporting your transition to a more sustainable future. Our tailored electric and hybrid vehicle loans (bikes included!) make it easy the benefits of innovative auto technology while staying eco-friendly. Discover how we can help you get behind the wheel of a vehicle that's better for the planet – and your wallet!

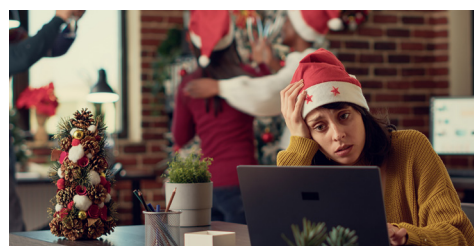
When you go green, you not only enjoy the benefits of cutting down on fuel costs and reducing your carbon footprint, you can also enjoy:

- **Competitive rates** that make going electric attainable
- **Flexible terms** to fit your budget and lifestyle
- **Quick approval** to get you behind the wheel in a breeze

Need a charging station for your new ride? A home charging station can be included in your EV Loan, just let our team know you're interested!

October- December 2024

EXPLORE



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Quarterly Word Game page 2

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**View the 2025
Schedule of Service
Charges on our website**



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 upon us, and if you're wondering "How is everyone going to fit in here?!" it may be time to reach out to our mortgage team on a much needed upgrade!

Whether you're looking to upgrade to a bigger home, or planning on adding on to your current home, Community West has the perfect solution so you can host your holiday gathering in comfort and style.



Are Your Accounts Protected?

Data breaches and cyber attacks continue to rise, with the IT Governance reporting over 2,700 publicly disclosed incidents so far for the 2024 year. That equates to more than 6.8 million records that have been breached.

Help better protect yourself, your family, and your joint account owners with [IDProtect](#), our identity theft monitoring and resolution service that includes credit file monitoring, a 3-in-1 credit report, database monitoring, identity theft expense reimbursement, and fully managed resolution services.

Ways to Stay Protected

- ID PROTECT:** Protect your account and your identity with ID Protect.
- FRAUD ALERTS:** Automated alerts to notify you of potentially fraudulent transactions.
- CARD ALERTS:** Free service to receive custom notifications for transactions.
- eSTATEMENTS:** Keep documents safe and secure in online banking.



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.

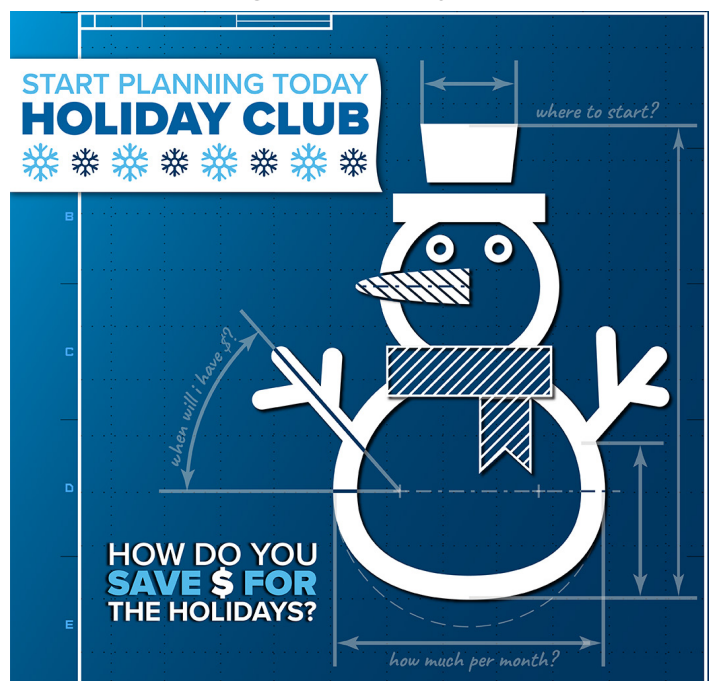
Start holiday shopping ASAP. You don't need to wait until Black Friday or days before the holidays get here. Allow yourself more time to bargain hunt throughout the months (or even the whole year) to avoid paying for everything at once. Even better- keep a running list of ideas year-round for those on 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 holidays!





Will the Elections Impact Your Retirement?

Social Security

Typically, Social Security changes are small and enacted over time. However, with the current nature of Social Security, changes are possible.

Medicare + Healthcare

For most, healthcare is the biggest expense in retirement. Adjustments to benefits, funding, and eligibility are likely.

Tax Policies

New tax laws and changes to existing ones will dictate how much of your retirement you get to keep.

Retirement Savings

Either directly or through broader economic policies, administration changes influence the stock market and the value of investments.

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!



LOYALTY REWARDED

Move throughout tiers with every interaction and receive exclusive member perks!

Events & Holiday Closures

**INDIGINOUS PEOPLES DAY/
COLUMBUS DAY**
Mon. October 14

**ALL BRANCHES
CLOSED**

THANKSGIVING
Thurs. November 28 –
Sat. November 30

**ALL BRANCHES
CLOSED**

CHRISTMAS EVE
Tues. December 24
OPEN

9 AM – 12:30 PM
CHRISTMAS
Wed. December 25
**ALL BRANCHES
CLOSED**

NEW YEAR'S EVE
Tues. December 31
OPEN

9 AM – 12:30 PM
NEW YEAR'S DAY
Wed. 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