THE CURRENT COMMUNITY WEST

CREDIT UNION



INTRODUCING NAVIGATOR SAVINGS: A SAVINGS ACCOUNT THAT HELPS YOU STAY AFLOAT

At Community West, we understand life can be unpredictable and saving money can feel out of reach. We're excited to introduce a new high-yield savings account to help glide over the "bumps in the road." Whether you're struggling to start, or looking for an extra boost, this new savings account can help you stay afloat.

Get started with a Navigator Savings account, where you can earn up to **5.00%**^{APY 1} on your deposits. When you combine with a checking account and debit card, you'll be well on your way to seeing your savings soar!

| \$0.00 - \$499.99 | 4.25% APY |
|-------------------------|----------------------|
| \$500.00 - \$999.99 | 5.00% ^{APY} |
| \$1,000.00 - \$2,499.99 | 2.50% ^{APY} |
| \$2,500.00+ | 0.50% ^{Apy} |

April - June 2024

EXPLORE











Federally insured by NCUA



POWERED BY



CREDIT UNION

Introducing: Security Benefits Center

Community West Credit Union has partnered with Security Benefits Center (SBC) to assist members with their unique financial planning needs. SBC offers various services, including wealth management, tax reduction planning, retirement income and distribution planning, and estate planning. When it comes to financial and retirement planning, the SBC team takes the time to understand your specific financial situation and learn your goals for five, ten, or twenty years down the road.

Curtis Cottle Partner & Financial Advisor

Meet the Team



Tyler Cottle Partner & Financial Advisor



lan Grohman Financial Advisor



Chad Konyndyk (USAF Ret.) Financial Strategist



Ben Smith Retirement Advisor



Tim Fordham (USAF Ret.) Director of Partnerships



Alyssa MacDonald Administrator

Upcoming Free Seminars Scan the QR Code or email hello@gosbc.net to sign up

Date: Wed, March 20, 2024

Location: The Pinnacle Center

3330 Highland Dr, Hudsonville

Topic: Estate Planning

Date: Mon, March 11, 2024 Time: 11:00 AM Topic: Social Security Location: Barry Expo Center 1350 M-37, Hastings

Date: Tue, March 19, 2024

Topic: Taxes in Retirement

Location: Third Nature Brewing

7733 Childsdale Ave NE, Rockford

Time: 11:00 AM

Date: Tue, March 12, 2024 Time: 11:00 AM Topic: Estate Planning Location: The Social Suite & Rental 5528 Division Ave S, Kentwood

Time: 11:00 AM

Date: Wed, March 13, 2024 Time: 11:00 AM Topic: Taxes in Retirement Location: Sunnybrook Country Club 624 Port Sheldon St SW, Grandville





Join and receive \$10 Starbucks gift card!



Complete to Win!

Words may be found in any direction and/or overlap each other Bring your completed wordsearch to your branch for a chance to win a prize! *Note: 10 winners per branch, while supplies last.*

| Ν | R | 0 | 0 | Ζ | V | 0 | А | Q | I. | V | J | R | S | Υ | Υ | 0 | W | Х | А |
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| С | J | Ν | D | Ζ | L | G | L | J | 0 | Н | Ρ | А | Υ | V | Х | Н | D | Ν | R |
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| D | U | G | Q | Υ | Κ | Ζ | V | S | Ζ | А | А | L | J | К | U | Н | Υ | R | Т |
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| К | Ν | F | F | R | S | J | Е | G | S | L | С | Х | R | D | К | 1 | S | Ν | U |
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Word Bank

1. pay 5. youth 9. navigator 13. checking

COMING

community
savings
cwperks
retirement

explorer
security
venture

4. early 8. idprotect 12. benefits

Be on the lookout for **BIG** changes coming to CWPerks!

TIRED OF WAITING FOR PAYDAY?

GET PAID EARLY!

Get your paycheck up to two days early for \$10/transaction³ with ACH On Demand

COMMUNITY WEST



It is never too early for your child to begin saving, whether they were just born or preparing for college. At Community West, children and teens (0-17 years) can open an Explorer Youth Savings Account to save their money and achieve their financial goals.

Why open a Youth Savings Account?

Teaching your kids about money can be challenging, but a savings account offers a practical way to introduce them to money management. When you open a savings account for your child, they gain the following and more:

A greater understanding of the value of money and saving skills

Enhanced mathematical abilities

Goal-setting and prioritizing skills

A sense of fiscal responsibility



Events & Holiday Closures

ANNUAL MEETING Tuesday, April 23 | 5:00PM RSVP by 4/12/2024 to marketing@communitywest.org

KENTWOOD BRANCH

LOCATIONS

Comstock Park 4555 West River Dr. NE

Kentwood 5801 Broadmoor Ave. SE **Grandville** 3089 44th St. SW

Middleville 303 Arlington St. (M-37) Hudsonville 4205 32nd Ave.

Rockford 3 N. Monroe St. MEMORIAL DAY Saturday, May 25 – Monday, May 27

ALL BRANCHES CLOSED

COMMUNITY WEST

CREDIT UNION

NMLS #067371

P.O. Box 8069, Kentwood, MI 49518 • P 616.261.5657 • W CommunityWestCU.org • NMLS #067371 • Federally Insured by NCUA • Equal Housing Opportunity 'APY = Annual Percentage Yield. Rates subject to change. No minimum balance required. Limit 1 per membership. Checking with a debit card required to open account. Not eligible for combination with business or youth checking accounts. Charges may reduce earnings on account. ² APY = Annual Percentage Yield. Interest earned on balances up to \$5,000. To qualify for interest, you must have a minimum monthly direct deposit of \$200, use CWCU debit card 10x/month, active online banking, eStatements, and eNotices. Rates subject to change. Charges may reduce earnings on account. ³A \$10.00 processing charge will be applied to post your early transaction. Direct Deposit and other availability of funds are subject to the timing of payer's funding and credit union approval. Some direct deposit types are not eligible. Requests per each Direct Deposit must be made within online banking or by contacting the credit union. Funds must be available in your account to request in online banking, otherwise contact the credit union. ⁴APY = Annual Percentage Yield. Rates subject to change. Charges may reduce earnings on the account.