

Welcome!

Welcome to Community West Credit Union's page devoted just to you. Did you receive our note about a \$100 bonus? Well this is the place to make that happen! Simply follow the steps below.



\$100 has never been easier to earn.




1. Sign up for your checking account (BTW – you can earn 7%* interest!). With this account, you will automatically receive a debit card.
2. Set up a monthly direct deposit* into that account (ie: the amount of your new loan payment).
3. To receive your electronic statements please confirm your email address.

Your exclusive link to qualify for a \$100 bonus is only valid for 90 days after accessing this link.

That's all you have to do and we'll pay you \$100!

*APY = Annual Percentage Yield. Rates and terms subject to change at any time without notice. Interest is paid monthly. Requires monthly direct deposit totaling at least \$200 plus use of CWCU debit card 7 times a month. Limit one 7% checking account per membership. Interest is paid on balances up to \$2,000.

Easy as 1, 2, 3!

-  **7%* Checking Account**
-  **Direct Deposit**
-  **E-statements**

Checking Account Agreement

- + **Annual Percentage Yield * Information (APY)**
- + **Interest Rates and Annual Percentage Yields (APY) and How Interest is Paid**
- + **Fees and Charges**
- + **Electronic Payments**
- + **Checking Account Agreement**
- + **Additional Terms and Conditions, Joint Share Account Agreement**

- + **Sign Agreement**
- + **USA Patriot Act; 10-1-2003**
- + **What is an Overdraft?**
- + **What are the standard overdraft practices that come with my account?**
- **What fees will I be charged if you pay my overdraft?**

An overdraft fee is \$29 per transaction. There is no limit on the number of fees that can be charged to you in case of multiple overdraft transactions. You may review a copy of the fee schedule provided in your new member packet or online at: ([fee schedule link](#)).

Regulation E Opt-In/Opt-Out

- + **Opt-In/Opt-Out Election**
- **Regulation E Opt-In or Opt-Out Designation:**

I Opt-In and authorize the Credit Union to cover overdrafts on my ATM and everyday debit card transactions for the account(s) listed below. Fees may apply. You may review a copy of the fee schedule provided in your new member packet or online at: ([fee schedule link](#)).

I Opt-Out and do not authorize Community West Credit Union to pay overdrafts on my ATM and everyday debit card transactions for the account(s) listed below.

Member must sign and date agreeing to all of the above.

<input type="text" value="Full Name"/>	<input type="text" value="Account Number"/>	<input type="text" value="Date"/>
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- Overdraft Protection Opt-In/Opt-Out Election

To guard against overdrafts and related fees on your account, we offer protection plans such as linking to a savings account, checking account, and – if approved, drawing from a line of credit. To review the current fees, you may review a copy of the fee schedule provided in your new member packet or online at: ([fee schedule link](#))

I Opt-In and authorize the Credit Union to transfer from the below share savings account, provided funds are available for withdrawal, and deposit the funds into my checking account. Fees may apply. You may review a copy of the fee schedule provided in your new member packet or online at: ([fee schedule link](#)).

I Opt-Out and do not authorize the Credit Union to transfer from the below share savings account.

Member must sign and date agreeing to all of the above.

<input type="text" value="Full Name"/>	<input type="text" value="Account Number"/>	<input type="text" value="Date"/>
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If you would like to change your overdraft protection election, please notify the Credit Union at the address below.

- Member Acknowledgement & Consent

The undersigned Member, having entered into a credit or banking relationship with the Credit Union on

, states the following:

1. Member hereby consents to the use of electronic record retention of all documents pertaining to any transactions at the Credit Union (the "Records").
2. If Member wishes to withdraw this Consent, it must be done in writing including the date and Member's signature and delivered to the Credit Union personally, or by first class mail as follows:

Community West Credit Union

P.O. Box 8069

Kentwood, MI 49518-8069

3. Member acknowledges that they will not have electronic access to the Records, but that upon request; an additional paper copy of the Records may be obtained without charge.
4. This Consent does not affect the content or timing of any disclosure or other record required to be provided or made available to Member under any statute, regulation, or other rule of law.

The Credit Union retains all records electronically. We are notifying you that you do not have to agree to this, but it is a requirement of membership. Records can be defined as and are not limited to: receipts, transaction histories, documents from account openings, stop payments, applications, etc.

The undersigned acknowledges having read and understood the above Member's Consent to Electronic Record Retention.

Member must sign and date agreeing to all of the above.

- Direct Deposit Application

To receive 7% interest on your new checking account, you must make a direct deposit of at least \$200 per month within 90 days of loan disbursement.

Amount to be Direct Deposited:

How would you like to receive your direct deposit form?

Email Mail

- New ATM/Debit Card Application

You authorize the Credit Union to check your employment and credit history and to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on applications made to Federal Credit Unions or State Chartered Credit Unions insured by the NCUA

Member must sign and date agreeing to all of the above.

- Please Confirm Your Email Address

SUBMIT

How Do I Receive My \$100 Bonus?

The \$100 bonus will be deposited into your checking account after all requirements have been met.

- Open a checking account
- Minimum \$200 monthly direct deposit into checking account
- Sign up to receive electronic statements

Share this page 

SITEMAP

Toll-free: **844.348.8960** | Local: **616.261.5657** | Routing: 272480995 | NMLS: 607371

[Terms of Use](#) | [Privacy Policy](#) | [Membership Terms and Agreement](#) | [Fee Schedule](#)

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