Discover that Special Feeling of Saving!

Credit union members have saved over $1 billion through Help My Credit Union Rewards. Isn’t it time you joined them? As a member of Wanigas Credit Union, you can save on:

This year, be confident your taxes are done right and get a chance to win big! TurboTax® coaches you to the biggest refund you deserve, double checking as you go and searching over 350 deductions and credits. Try TurboTax Online now for free and be entered into the TurboTax $25K Giveaway! Visit wanigas.com to start filing your taxes today!

And so much more! Visit www.lovemycreditunion.org for details and a complete list of participating retailers.

Helpful Tips for Taxes

• Look for your 1099 Form to arrive in the mail. Please retain this form for your tax preparation.
• Request Direct Deposit for your tax refund. Your money will be deposited in your Credit Union account, usually within 10 days. Simply complete the Direct Deposit line on your tax form, and include your Wanigas account number and our routing number: 272484807.
• Use IRS Form 8888 to split your tax refund and have it deposited in your Credit Union account, usually within 10 days. Simply complete the Direct Deposit line on your tax form, and include your Wanigas account number and our routing number: 272484807.

HOLIDAY CLOSINGS

New Year’s Day
Thursday, January 1, 2015
Martin Luther King Jr. Day
Monday, January 19th
Presidents’ Day
Monday, February 16th
Good Friday
Branches closing at 1:00 p.m.
Friday, April 3rd

Sprint

Credit Union MEMBER DISCOUNT

Looking for a good reason to switch your wireless company? How about this… Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

• Get a 10% discount on select regularly priced Sprint monthly service
• Have your activation fee on new lines waived (up to $36 in savings)
• Have your upgrade fee waived (up to $36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to enroll. Terms and conditions apply. Limited time offer for Sprint 2015. © 2014–2015 Sprint. All rights reserved. Sprint does not charge you for taking this offer.

Wanigas Credit Union now offers Credit Union Auto Club, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road. From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They’re always there when you need them.

Speaker to a Wanigas Credit Union member representative or visit LoveMyCreditUnion.org to learn more.

We’re Smitten with the Mitten

Wanigas Credit Union

36 years of service

Thank you for your many years of dedicated service to Wanigas Credit Union.

B.J. Osborne
40 years

Alma Buck
26 years

P.S. Sprint Credit Union Member Discount may be modified or discontinued without notice.

Money Prediction

It’s time for you to shine

Jan 1

Meetings

New Year’s Day

Presidents’ Day

Good Friday

Holiday Closings

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**2015 ANNUAL MEETING**

Join us as we celebrate another year of service, share our plans for the future, and enjoy food and fun with entertainment by The Front Page. Tickets will be available to purchase in the branches beginning Friday, January 30th.

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**2015 ELECTION/NOMINATING COMMITTEE REPORT**

Michael Balls, Chairperson of Wanigas Credit Union’s Board of Directors, appointed Pat McCulley, B.J. Osborne and Tom Pesta to serve on the Election/Nominating Committee. Any member of Wanigas Credit Union who is 18 years of age or older and meets the qualifications set by the Board of Directors, is eligible to hold an elective office at the Credit Union.

The election of Board of Directors and Credit Committee members will be held at each branch office of Wanigas Credit Union from Monday, February 23, 2015 until Friday, February 27, 2015. To allow the members to have at least 24 hours to vote, voting will be during each branch office’s fully operational normal business hours. In addition, voting will be available prior to the beginning of the Annual Meeting at the Horizons Conference Center on Saturday, March 14, 2015. Each of the following nominees for elective office has met or exceeded the qualifications required for the position. Additional nominations may be submitted, if each nomination is signed by at least 1% of the members, or 255 members, who are eligible to vote by February 6, 2015. Petition forms are available at each Credit Union branch. There will be no nominations from the floor. The election will not be conducted by ballot when there is only one nominee for each position to be filled. There are (3) positions for three-year terms for the Board of Directors. There are (2) positions for two-year terms for the Credit Committee.

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**BOARD OF DIRECTORS NOMINEES**

- **Gus Alexander** (Incumbent)
  - Gus’s history of volunteer service with Wanigas Credit Union began in 1993. He has served on the Credit Committee for 10 years and on the Supervisory Committee for 12 years. Gus is currently a member of the Supervisory Committee and has been a Wanigas member for 42 years.

- **Michael Balls** (Incumbent)
  - Michael’s history of volunteer service with Wanigas Credit Union began in 1997. He has served on the Credit Committee for 9 years and on the Board of Directors for 9 years. Michael is currently a member of the Board of Directors and has been a Wanigas member for 38 years.

- **Valorie Green**
  - Valorie’s history of volunteer service with Wanigas Credit Union began in 2002. She has served on the Credit Committee for 6 years and on the Board of Directors for 7 years. Valorie is currently a member of the Board of Directors and has been a Wanigas member for 23 years.

- **Lisa Ramirez**
  - Lisa’s history of volunteer service with Wanigas Credit Union began in 2005. She has served on the Credit Committee for 10 years. Lisa is currently a member of the Credit Committee and has been a Wanigas member for 19 years.

- **Jennifer Martinez** (Incumbent)
  - Jennifer has been a Wanigas member for 16 years.

- **Sheldon Matthews II** (Incumbent)
  - Sheldon’s history of volunteer service with Wanigas Credit Union began in 2011. He has served on the Credit Committee for 4 years. Sheldon is currently a member of the Credit Committee and has been a Wanigas Credit Union member for 17 years.

- **Lynnette Scott** (Incumbent)
  - Lynnette’s history of volunteer service with Wanigas Credit Union began in 2011. She has served on the Credit Committee for 7 years. Lynnette is currently a member of the Credit Committee and has been a Wanigas member for 42 years.

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**CREDIT COMMITTEE NOMINEES**

- **Valerie Green**
  - Valerie’s history of volunteer service with Wanigas Credit Union began in 2002. She has served on the Credit Committee for 6 years and on the Board of Directors for 7 years. Valerie is currently a member of the Board of Directors and has been a Wanigas member for 23 years.

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When your current Wanigas VISA card is about to expire, you will receive a new one in the mail. However, you will notice your card looking a little different than before. Your new VISA card will have a micro computer chip embedded in it and will feature EMV chip card technology. With this new chip card technology, Wanigas cardholders will enjoy enhanced card security for even greater peace of mind.

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**OUT AND ABOUT? We’ve Got an App for That!**

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- Apply for a loan
- Deposit your check
- Locate ATMs
- Pay bills
- And more!

The Wanigas Mobile App is available on App Store and Google Play.

---

**LOW MORTGAGE RATES ARE...**

**PLUS, RECEIVE $500 OFF CLOSING COSTS!***

When it comes to mortgages, there’s only one place you need to visit—Wanigas Credit Union. In addition to low rates, we offer a variety of mortgage programs, so we’re sure to have one that’s just right for you.

Visit your local Wanigas branch or call 800.675.2285 ext. 782 to apply for a low-rate mortgage today.

*Loans currently financed with Wanigas Credit Union are not eligible for this offer. Offer cannot be combined with any other offer. Offer valid on Mortgage amounts greater than $55,000. Excludes Home Equity and Non-Conventional Mortgages. Offer expires March 31, 2015.

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**SALES EVENT**

Special Financing by Wanigas Credit Union

**OUTLET and ABOUT?**

Join us for an evening of special savings on all pre-owned Harley-Davidson motorcycles in the store. During this private sales event, members will receive an additional 25% off our already low rates!

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2015 ANNUAL MEETING

Join us as we celebrate another year of service, share our plans for the future, and enjoy food and fun with entertainment by The Front Page. Tickets will be available to purchase in the branches beginning Friday, January 30th.

SCHEDULE:

- Doors open at 5:30 pm
- Open Bar 6:00 – 9:30
- Dinner will be served at 6:30 pm
- Business Meeting will follow dinner

COST: $18.50 per person | $13.50 for retirees

2015 ELECTION/NOMINATING COMMITTEE REPORT

Michael Balls, Chairperson of Wanigas Credit Union’s Board of Directors, appointed Pat McCulley, B.J. Osborne and Tom Pesta to serve on the Election/Nominating Committee. Any member of Wanigas Credit Union who is 18 years of age or older and meets the qualifications, set by the Board of Directors, is eligible to hold an elective office at the Credit Union.

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The following members have completed the necessary nomination application and are eligible to run for Board of Directors open positions and Credit Committee open positions:

BOARD OF DIRECTORS NOMINEES

- Gus Alexander (Incumbent)
  - 3 Year Term (3 positions)
  - Gus’s history of volunteer service with Wanigas Credit Union began in 1993. He has served on the Credit Committee for 10 years and on the Supervisory Committee for 12 years. Gus is currently a member of the Supervisory Committee and has been a Wanigas member for 42 years.

- Michael Balls (Incumbent)
  - Michael’s history of volunteer service with Wanigas Credit Union began in 1997. He has served on the Credit Committee for 9 years and on the Board of Directors for 9 years. Michael is currently a member of the Board of Directors and has been a Wanigas member for 38 years.

- Lisa Ramirez
  - 2 Year Term (2 positions)
  - Lisa’s history of volunteer service with Wanigas Credit Union began in 2005. She has served on the Credit Committee for 10 years. Lisa is currently a member of the Credit Committee and has been a Wanigas member for 19 years.

CREDIT COMMITTEE NOMINEES

- Valorie Green (Incumbent)
  - 3 Year Term (3 positions)
  - Valorie’s history of volunteer service with Wanigas Credit Union began in 2002. She has served on the Credit Committee for 6 years and on the Board of Directors for 7 years. Valorie currently is a member of the Board of Directors and has been a Wanigas member for 23 years.

- Jennifer Martinez
  - 2 Year Term (2 positions)
  - Jennifer has been a Wanigas member for 16 years.

- Lynnette Scott (Incumbent)
  - Lynnette’s history of volunteer service with Wanigas Credit Union began in 2008. She has served on the Credit Committee for 7 years. Lynnette is currently a member of the Credit Committee and has been a Wanigas member for 17 years.

- Sheldon Matthews II (Incumbent)
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Still Knocking!

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6:00 – 9:00 p.m.
3850 South Huron Road
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Wanigas CU Recognition

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B.J. Osborne
Alma Buck
40 years
26 years

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Friday, April 3rd

2015 Money Prediction

Up to $500 CASH when you refinance with Wanigas Credit Union*

If you missed out on our low rates, flexible terms and friendly, personal service by financing your vehicle with another lender, now’s the perfect opportunity to transfer your loan to Wanigas! When you refinance your current auto loan with us, you’ll:

- Receive a Cash Refund
- Up to $500* AND Enjoy No Payments for 90 Days

Refinancing with Wanigas is easy. Apply Today

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*Offer available for refinancing of non-Wanigas auto loans only. Minimum loan amount of $5,000. 2009 or newer model years only to qualify. Receive 1% cash back of financed amount. Maximum cash back amount is $1,000. Cash back amount will be deposited into your Wanigas account (subject to all applicable taxes). Interest accrues from date loan is funded. Offer expires March 31, 2015.

“Money Prediction: Get your Mortgage RIGHT HERE!”

2015 Annual Meeting

“IT PAYS to Refinance with Wanigas!”

Receipt with Wanigas

Membership is open to anyone who lives, works, worships, attends school, or has a business or other legal entity in any county located in the state of Michigan’s Lower Peninsula. Wanigas takes great pride in being our members’ trusted financial partner and this expansion offers us the opportunity to help even more people in the state of Michigan.

IT PAYS to Refinance with Wanigas

They’re always there when you need them.