



Main Office: 1837 Bagley, Saginaw MI 48601  
(989) 759-5780 • (800) 675-2285  
Branch Offices: 4026 Shattuck, Saginaw MI 48603  
(989) 799-9800 • (800) 675-2285  
4129 N. Euclid Ave., Bay City MI 48706  
(989) 799-9801 • (888) 684-4860  
9030 Gratiot Rd. • Saginaw, MI 48609  
(989) 399-9030 • Fax: (989) 781-2433  
Loan Production Office: 113 W. Huron • Vassar, MI 48768  
(989) 823-2539 • Fax: (989) 823-2544

To The Wanigas Members of  
<<Address>>  
<<City>>, <<State>> <<zip>>

October 11, 2016

Dear Member(s) ,

We are communicating to our members, geographically located within our Vassar branch area certain upcoming changes to the office. Please be advised that effective October 15, 2016, Wanigas is transitioning the Vassar membership loan office to by appointment only and then will be closing effective Thursday, December 15, 2016. We appreciate the community and membership support over the last seven years. This transition was based on a review of member loan and deposit/ share transaction activity. I want to assure you that we are committed to the membership and will continue to offer the highest quality in financial services.

Wanigas has invested in a variety of Mobile Banking and eServices options, including electronic loan documents to conveniently help you with your lending needs wherever you are. Members can also continue to transact business on their accounts utilizing a variety of convenient services such as depositing checks on their smart phones or at **surcharge free ATMs**. Other services include the members' **free home banking, free bill pay, free mobile banking, free telephone banking service, 24/7 call center**, etc.

In the attachment, we have included a list of member surcharge-free ATMs.

If you have any questions about the Vassar branch, you can reach me at [bwilliams@wanigas.com](mailto:bwilliams@wanigas.com) or 989-759-5755. I want to take every opportunity to thank you for your membership and make it convenient to transact business with Wanigas.

Sincerely,

A handwritten signature in black ink that reads 'Bernard D. Williams'.

Bernie Williams  
CEO, Wanigas Credit Union

