

beyond  
MONEY

OCTOBER, 2021

[www.wildfirecu.org](http://www.wildfirecu.org)

## Nomination Committee Report

The following persons have been nominated to stand for election at Wildfire Credit Union's Annual Meeting to be held on February 26, 2022:



Paul Sudhoff



Jenna Dost

### Board of Directors (Two Positions)

Other nominations to stand for election for the Wildfire Credit Union Board of Directors may be made in writing by petition. Petition forms are available from the credit union office. One percent of the Wildfire Credit Union membership (approximately 490 members) must sign the petition for nomination. Completed petition forms must be filed with the President/CEO at the credit union office no later than January 11, 2022.



Board Nominations

## Shred Day

We will be holding a Shred Day on Tuesday, October 19th. The truck will be at our Bay Road Branch from 10:00 a.m.-12:00 p.m. You are welcome to bring your personal documents (no businesses, please) that you want shredded.

**Please note you are limited to 4 grocery size bags or boxes.**

For your safety and that of our staff and Shred Expert employees, **we ask that you remain in your car and follow the cone line.** Please place all items in the trunk area of your vehicle.

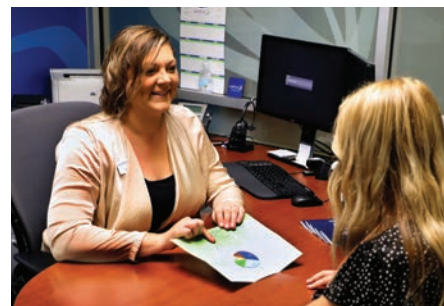
Items that can be shredded include white and colored paper, file folders, staples & paperclips, checks and check registers, income tax returns and other confidential mail.

**Items that cannot be shredded include hazardous materials, batteries, clothing, heavy metal objects such as nuts and bolts, three rings binders, wood or glass, tools, lighters, plastic bags, x-rays, and prescription bottles.**



## Appointments...we do that!

So much to do and so little time to do it! Let us help you make it a bit easier. When you have business to do with us that may take some time, just make an appointment. It's simple and easy to do. To set up an appointment, visit our website at [www.wildfirecu.org](http://www.wildfirecu.org) or ask one of our Call Center Representatives. When you arrive at the branch we will be ready to assist you, and you can get back to the other things you need to do. It's about you...always!



## Christmas Club

Christmas Club funds will be deposited into savings accounts on October 15, 2021. Didn't have a Christmas Club account this year? Just stop in or call our Call Center to open one for next year. It's a great way to save and not have to worry about your holiday gift giving.



## December Skip-a-Payment is in the Mail

The holidays will soon be here and we want to help boost your gift and celebration budget by skipping up to two payments on your qualifying loan(s) at Wildfire Credit Union.\* You can choose to skip November and December OR December and January.

Our Skip-a-Payment letters are in the mail to our eligible members, or if we have your current email address they are sent to that email address, check your inbox. If you would like to have a little extra cash for holiday shopping, just follow the instructions on the form sent. Do not let time pass you by, this offer is limited. We must receive your form no later than October 25, 2021 to skip your November payment OR November 25, 2021 to skip your December payment.

\*Excludes all real estate, mobile/manufactured homes, loans still amortizing over 10 years, credit card accounts, Prestige, QwikChek, new loans opened after April 30, 2021 and loans with balances outstanding of less than \$1,000. Loans with a Balloon feature: Loans Ballooning in the months of November, December and January are ineligible for the skip program. Please note: skipping a payment on a Balloon Loan will increase the final Balloon payment. If collateral protection insurance has been added to your loan or if you have received payment relief with a loan modification, like interest only payments, your loan may not be eligible for skip-a-pay.

Credit cards are not eligible for this Skip-a-Payment offer; watch your Visa statement for details on our special Visa offer.

## Holiday Closures

**Thanksgiving**  
November 25-27  
Closed

**Christmas Eve**  
December 24  
Open until 1:00p.m.

**Christmas**  
December 25  
Closed

**New Year's Eve**  
December 31  
Open until 1:00p.m.

**New Year's**  
January 1, 2022  
Closed

## Michigan Credit Union League's Grand Raffle Chances Ending Soon!

Wildfire will conclude its sale of the Grand Raffle tickets on October 15, 2021.

**Grand Prize: \$20,000 cash or \$20,000** toward the purchase of a 2021 Ford Mustang or a 2021 GMC Sierra 1500

**Second Place: \$5,000 cash**

**Third Place: 10 prizes of \$1,000 each**

Raffle tickets support the Michigan Credit Union League's federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C.

**Regular Tickets: \$5.00 each**

**Discount Tickets: 5 for \$20 (sold only as a pack)**

**Stop at one of our branches to get your tickets today!**

You must be a member of Wildfire Credit Union and 18 years of age or older to enter. Contributions are not considered charitable contributions or business expenses for income tax purposes. Contributions are completely voluntary and will be used for political purposes. There shall be no reprisal for those who decide not to contribute. Prize must be claimed within 60 days; need not be present to win. No refunds on ticket purchases. IF WINNER CHOOSES TRUCK OR CAR, WINNER WILL BE RESPONSIBLE FOR PAYING ALL TAXES, TRANSFER AND LICENSE FEES. CASH PRIZE WINNERS WILL BE RESPONSIBLE FOR PAYING ALL TAXES. The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R59713 to conduct the raffle at 9:00 a.m. on Nov. 22, 2021. All contributions to the Michigan Credit Union League's Federal PAC are non-deductible.



**Raffle Time!**

## Community Spotlight

Wildfire was the proud sponsor of two major community events recently. Positive Results Downtown Saginaw's Friday Night Live outdoor concert series was back for the summer of 2021, and Wildfire sponsored the closing concert of the season, Motown Night. Friday Night Live's concert series are always free to the public and Motown Night is always their biggest night.

Wildfire also sponsored the Chris Janson concert at the Event Park also in Downtown Saginaw. As a sponsor of the concert, we were able to give our Facebook followers the chance to win tickets to the event. It was a perfect night for an outdoor concert, and the crowd was treated to a great night of music.



Bay City	Midland	Saginaw	Saginaw Twp
2936 Wilder Rd 989.249.8200	100 Joseph 989.249.8200	6640 Bay Rd 989.249.8200	6673 State St 989.249.8200

wildfire  
credit union

Distinctively Better

Lobby Hours – Mon – Thurs • 9am – 5:30pm, Fri • 9am – 6pm  
Drive Thru Hours – Mon – Fri • 8am – 6pm, Sat • 9am – 12:30pm



989.249.8200 • 800.227.2328  
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