

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit Credit Union

M's New Products Feature ■

M has partnered with GreenPath Financial Wellness, a leading national nonprofit organization with over sixty years of service. Together, they offer free one-on-one financial counseling, debt management services, and financial education resources. GreenPath counselors, certified experts, assess an individual or family's complete financial situation, providing options for a healthier financial future. Services include debt counseling for credit card and consumer debt, housing counseling for foreclosure prevention, home buyer preparation, renter and reverse mortgage counseling, and student loan counseling. GreenPath Financial Wellness, established in 1961 in Michigan, operates nationwide, assisting millions with debt and credit management, homeownership education, and foreclosure prevention. The organization is a member of the National Foundation for Credit Counseling (NFCC) and accredited by the Council on Accreditation (COA).

Thank you for choosing M Community Credit Union as your trusted financial partner. **Together, we'll create a brighter financial future for all.**



M Celebrates 15th Year of Community Bonus Giveaways ■

Every December, M takes great pride in recognizing and rewarding the outstanding efforts of local charities, schools, and nonprofits through our Community Bonus donations. Since the inception of this heartfelt initiative in 2008, we've been privileged to contribute over \$325,000 to various causes and initiatives that truly make a difference in the lives of our neighbors. With this year's donations the running total of donations has now reached \$348,500.

When donating M reflects on the incredible impact those groups and charities, who received donations, collective efforts they have had on the well-being of our communities. It's a testament to the power of unity and the generosity that defines the communities M serves. We look forward to continuing this tradition of giving, creating a legacy of compassion that resonates far beyond the walls of Michigan One Community Credit Union. Together, we make a difference!



M 70th Annual Meeting Announcement ■

You are cordially invited to attend the Annual Meeting:

Date - Wednesday, April 17, 2024 Time - 5:00 p.m

Location - M Ionia Main Office - 510 S. Dexter St., Ionia, Michigan

The Annual Meeting will give you a chance to learn about the current status and the future direction of M. The Nominating Committee has selected a number of candidates to run for open positions on your Board of Directors as well as on the Supervisory and Credit Committees. Balloting will be conducted by mail, and the results will be announced at the Annual Meeting. If you would like to add your name to the list of nominees, please contact M for details on the nomination procedure. All nominations must be received by February 1, 2024.

In accordance with M bylaws, each member will receive a ballot by mail. When you receive yours, please complete it and return it to our office by mail or in person. This is your credit union, and your participation is encouraged.

Nominations for Open Elected Volunteer Positions

The following M members have been nominated by your Nominating Committee to fill open positions as M Elected Volunteers. As you know, M Elected Volunteers are never paid or compensated in any way, and serve as volunteers for the betterment of all M members:

Board of Directors

Mitch Mercer joined M in 1992 and has served members as a volunteer on the Supervisory Audit Committee since 1997. Mitch moved to Ionia in 1988, when he started teaching for Ionia Public Schools. He recently retired as the principal at Emerson Elementary School. Enjoying his retirement, he now has time to perfect his World-Famous Venison Meatloaf.

Rosemary Reams has been an M member since 1983, and has served as a volunteer since 1996. Rosemary, a lifelong resident of Ionia County, retired from Palo Schools as Superintendent in 2005. She is recognized throughout the communities we serve and spends countless hours serving during the Ionia Free Fair.

Stephanie Batista has a Bachelor of Science in Psychology with a minor in Elementary Education and dual Special Education endorsements in Cognitive and Emotional Impairments. She also has a master's degree in early childhood special education. Both degrees are from GVSU! Laker Pride! The Stephanie Batista Family are all born and raised in Ionia. Stephanie is an Ionia native, an Ionia High School grad, and has been a loyal M member all her life.

Credit Committee

Kathleen Cook joined M in 1974, and has served as a Volunteer since 2010. She is a special education teacher for the Ionia County Intermediate School District where she has worked since 2000. While she is very passionate about what is currently happening in our community, she is even more passionate about its rich history, playing an active role in the Ionia County Historical Society.


Jack Manciu, an M member since 1977, has been a volunteer since 1996. Jack started working for Ionia Public Schools in 1976 and recently retired. Known throughout the community for his many skills, Jack is admired as one of the best on the rec league basketball court and behind the barber's chair.

Check Your Balance on M1 Mobile.

View your balance from the login screen. No password. No waiting.

Anyone can join M

A spot is reserved for you!



Learn how to enroll with Zelle®.

Money goes directly into your checking account.

Learn more at www.m1ccu.org/zelle.

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Important Dates M will be Closed

Monday, JANUARY 15 -

All **M** Offices Closed for Martin Luther King, Jr. Birthday

Monday, FEBRUARY 19 -

All **M** Offices Closed for President's Day

Monday, MAY 27 -

All **M** Offices Closed for Memorial Day

Wednesday, JUNE 19 -

All **M** Offices Closed for Juneteenth

Thursday, JULY 4 -

All **M** Offices Closed for Independence Day

Monday, SEPTEMBER 2 -

All **M** Offices Closed for Labor Day

Monday, OCTOBER 14 -

All **M** Offices Closed for Columbus Day

Monday, NOVEMBER 11 -

All **M** Offices Closed for Veteran's Day

Thursday, NOVEMBER 28 -

All **M** Offices Closed for Thanksgiving Day

Tuesday, DECEMBER 24 -

All **M** Offices Closed for Christmas Eve

Wednesday, DECEMBER 25 -

All **M** Offices Closed for Christmas Day

Wednesday, JANUARY 1, 2025 -

All **M** Offices Closed for New Years Day

Michigan One Community Credit Union Fee Schedule

Direct inquiries to: 510 S. Dexter St., Ionia, MI 48846 | 616.527.3900

Rev. 1.2024 Effective 3.10.2024

Savings

Early Account Closing \$5 if account closed within six months

All Checking Accounts & Money Market Manager

Stop Payments \$35
 Courtesy Pay \$28
 Return Item [NSF] \$30
 Check Copy \$3 each or free on i.Teller
 Check Reorders & Pricing Call 1.800.355.8123
 *Below Minimum Balance \$8 (*carePlus & Business Interest Checking Only)

Money Market Manager

Below Minimum Balance \$10 monthly

M ATM and Visa Debit Card

Debit Card Reinstatement \$30
M & CO-OP Network ATM Transactions Unlimited free ATM transactions
 ATM Transactions at all other locations \$1 each
 Foreign Purchases 1% of settlement amount
 Visa Debit Card PIN & Signature & Transactions Unlimited free transactions
 Rush Delivery of Card or PIN \$70
 Rush Delivery of PIN \$70
 Instant Issue Debit Card \$5

M bill.Pay

Standard Speed Online & Mobile bill.Pay Free
M bill.Pay Stop Payment \$35
 Overnight (Next Day) Checks \$14.95 per transaction
 Same Day Electronic Payment \$9.95 per transaction
 Zelle Free 3-day send money
 Zelle Stop Payment/Reversal \$10

Miscellaneous

Account Research & Reconciliation \$21 per hour, \$21 minimum
 Cashier's Check \$3
 Cashier's Check Copy \$8
 Cashier's Check Stop Payment \$35, restrictions apply
 Dormant Account \$10 monthly
Applies to Primary Savings of \$100 or less, with no member activity for two years (other than interest paid), with no other account relationships, when owner is age 18 or older.
 Levy/Garnishment/Collection \$40
 Money Order Fee \$1.50, or Free with Direct Deposit of \$700+ per month.
 Money Order Stop Payment or Copy \$20, restrictions apply
 Mortgage & Account Verification \$15
 Returned Deposited Check \$10
 Returned Statement \$5
 Unclaimed Property \$50
 Wire Transfer Fee Incoming \$10
 Wire Transfer Fee Outgoing \$30 domestic, \$50 foreign
M Message Pay \$5.99

Please see our Truth In Savings account disclosure and Rate Schedule for additional information.

Anyone can join M

