

July 2023

INTEREST & SENSE

Anyone can join M
Join thousands of your neighbors!

MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit Credit Union

Message from Your M CEO ■

M Reaches an Important Milestone with Upgrades



Dear valued M members,

I hope you all have had a great first half of the year and are enjoying our beautiful Michigan summer! As we enter the third quarter of the year, I wanted to take a moment to update you on an important milestone we recently achieved and express my heartfelt gratitude for your ongoing support and patience.

M recently underwent significant system upgrades; a complex process aimed at modernizing our systems and enhancing your member experience. I want to express my deepest appreciation for your patience and understanding during this adjustment period. Your commitment to M has been unwavering, and we are truly grateful for your trust and support! We recognize that the system upgrade may have caused disruption for some of you, and we apologize for any inconvenience it may have caused.

I am pleased to report that our system upgrade was a success! It has paved the way for exciting new features and products that will benefit our valued M members like never before. We are already seeing the positive impact of the system upgrade and are confident that it will enable us to provide you with enhanced services and a more seamless credit union experience.

As we continue to move forward, we remain focused on our mission to better serve our M members. We appreciate your trust in us and are excited about the possibilities that lie ahead. Our commitment to providing you with excellent service and innovative solutions has never been stronger.

Thank you for your continued membership and for being an integral part of the M family.

Wishing you a wonderful summer season!

Sincerely,

Hailie Patterson



Home equity loans with M

The Smart Option Student Loan from M and Sallie Mae® ■

Wherever you are in your higher education, get the money you need for school.

Whether you're an undergraduate, graduate student, or parent, get money for school from Sallie Mae®

Sallie Mae® higher education loans are designed for the needs of undergraduates, graduate students, and parents.

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty¹

Options Available:

- Smart Option Student Loan® for Undergraduate Students
- Plus, a suite of graduate loans to pay for expenses included in your school's cost of attendance and designed for your specific degree



¹ Although we do not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: First to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

Anyone can join M



Check Your Balance on M1 Mobile.

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

Anyone can join M1

A spot is reserved for you!



Your wallet just got smarter

Purchasing has never been easier with M1 Mobile.Wallet

You can now use your M1 debit and credit cards to pay quickly and conveniently at checkouts in stores, online, and in-app purchases with Apple Pay, Google Pay, and Samsung Pay!



FAST

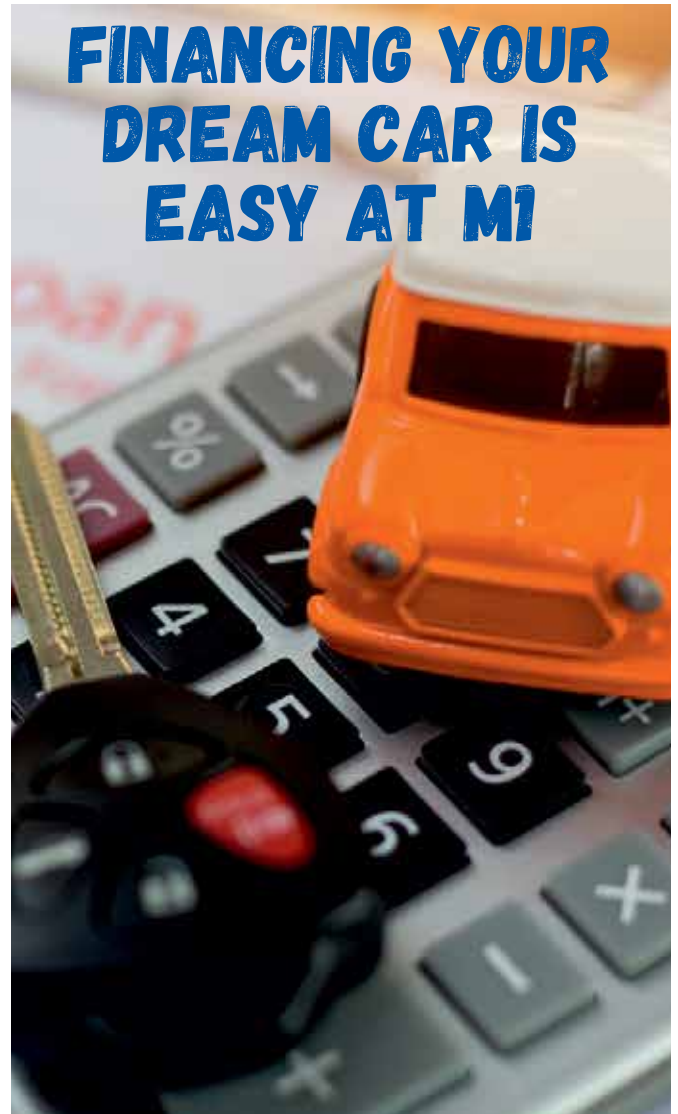


CONVENIENT



SECURE

MICHIGAN ONE
COMMUNITY CREDIT UNION



FINANCING YOUR DREAM CAR IS EASY AT M1

Zelle

THIS IS HOW MONEY MOVES®

Start Sending Money with Zelle®

We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.

Easily start today using just your email address or U.S. mobile number:

1. **Enroll or log in to Bill Pay**
2. **Select "Send Money With Zelle®"**
3. **Accept Terms and Conditions**
4. **Select your U.S. mobile number or email address and deposit account**

That's it! You're ready to start sending and receiving money with Zelle®.



Important Dates

M1 will be CLOSED:

MONDAY, SEPTEMBER 4 - All M1 Offices Closed for Labor Day

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