

April 2018

# INTEREST & SENSE

Anyone can join M

# Michigan One

Community Credit Union

Your Member-Owned, Nonprofit, Merger-Free Credit Union



Message from  
the CEO:

## On the Move to Improve! ■

- **Now, we do mortgages the M way.**
- **We have an M mortgage department.**
- **Meet M Mortgage Loan Officer, Curtis Chambers.**

We have made big improvements in our mortgages services for M members. We bought into a new mortgage company, and we now have an M mortgage department and an M mortgage loan officer. Meet Curtis Chambers, M Mortgage Loan Officer.

Curtis has office hours in each M office. Curtis can also be reached at 616-527-3900 x101 or 616-889-7394.



  
Timothy P. Hemenway

## PICK YOUR PERKS

Michigan One  
Community Credit Union

# M

**VISA Credit Cards**

Pick your perks!



**M1 CUREwards**

Earn points. Get stuff.



**MPower**

Low rate. High power.

Choose this card if...	you want to earn points for cash back, travel, gift cards, merchandise and more for every dollar you spend using your credit card.	you plan to carry a balance rather than pay off your bill in full each month. A low interest card helps you save money on finance charges over time.
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### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	Fixed at <b>12.90%</b>	Fixed at <b>9.90%</b>
APR for Balance Transfers	Fixed at <b>12.90%</b>	Fixed at <b>9.90%</b>
APR For Cash Advances	Fixed at <b>14.00%</b>	Fixed at <b>12.00%</b>
Grace Period for Repayment of the Balance for Purchases	<b>25 days from Billing Cycle Closing Date</b>	
Minimum Finance Charge per Billing Cycle	<b>\$0.50</b>	
Method of Computing Balances for Purchases	<b>Average Daily Balance (including current purchases)</b>	

### Fees

Annual Fee	<b>None</b>	<b>None</b>
Balance Transfer Fee	<b>None</b>	<b>Greater of 2% or \$10</b>
Cash Advance Fee	<b>None</b>	<b>None</b>
Foreign Transactions	<b>1% for Foreign Transactions</b>	<b>2% for Foreign Transactions</b>
Late Payment Fee	<b>\$15</b>	<b>\$25</b>
Over Credit Limit Fee	<b>\$20</b>	<b>None</b>
Replacement Fee	<b>\$10 (card) &amp; \$10 (PIN)</b>	<b>None</b>
Returned Payment Fee	<b>\$15</b>	<b>\$35</b>

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**Better  
Connected!**



Twitter @MichiganOneCCU

With UChoose Debit Card Rewards, earn gift cards and cool stuff for signature purchases using your M Visa Debit Card!

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## M Thanks Teachers! ■

May 6-12 is Teacher Appreciation Week! Teachers in our communities are simply amazing. Thank you to the many loyal members and educators in our communities for dedicating your lives to assuring our future generations are successful.

Your M loves serving teachers in the community and in our lobbies! Take a moment to watch our member testimonial video from Kathy VanSyckle, third grade teacher at Rather Elementary in Ionia.

Go to [m1ccu.org](http://m1ccu.org) to view the video!



## Referring a friend is easy:

- You go to [MichiganOneChecking.com](http://MichiganOneChecking.com)
- Your friend opens a checking at M.
- You get an email with a \$10 Amazon eGift Card.



## You Deserve High-Tech with High-Touch! ■



What will Mall Pay offer you?

1. **Mobile bill pay:** pay bills via Mobile
2. **PopMoney:** also known as "people pay." Send and request money to and from individuals from any financial institution
3. **Account to account transfers:** transfer to and from accounts and accounts from other financial institutions
4. **More great features** such as quicker bill payments with the option for same day and next day, easier entry of new payees (address auto-fill), electronic bills of your payees sent right to your account, and more!

## Make Your Memories at the Fair! ■

Mark your calendars now for the 2018 Ionia Free Fair!

**July 12 - 21**

For more information on Ionia Free Fair events, visit [www.ioniafreefair.com](http://www.ioniafreefair.com).



## Important Reminders ■

**Monday, May 28**

M Closed for Memorial Day

**Wednesday, July 4**

M Closed for Fourth of July

## Dormant Account Reminder ■

A \$10 monthly dormant account fee applies to savings and checking accounts with no member initiated activity for 24 months when the account owner is age 18 or older.

## Annual Privacy Notice ■

Your annual M Privacy Notice is available online at [M1ccu.org/privacy](http://M1ccu.org/privacy).

To request a paper copy, please call your M at 616-527-3900.

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