

INTEREST & SENSE

Anyone can join M Michigan One Community Credit Union

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



Message from Your CEO ■ Count it All Joy!

M Year-End Community Bonus Spreads Joy Once Again

As part of M Community Partnerships, what a JOY once again to give to nonprofits that make such a difference in our communities! Year End Community Bonuses were issued to local nonprofits in Ionia, Carson City, and Greenville. Those that serve our community through these nonprofits are the faces and hearts behind making our communities better. They reach our youth, our struggling families, and other community members in a constant effort to improve their lives and well-being. Our communities would not be what they are today without the help of our local organizations.

Timothy P. Hemenway
Timothy P. Hemenway



M Community Bonus Quick Facts

10th Year of Community Bonuses
Totaling \$211,000 awarded
\$24,000 given in 2018
47 nonprofits honored in 2018



65th Annual Meeting Announcement ■

You are cordially invited to attend the Annual Meeting:

Wednesday, April 17, 2019 ■ 5:45 p.m. ■ M, 510 S. Dexter St., Ionia

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, 2019.

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

Susan Lehman joined M in 1979, the same year she started work in administration for the City of Ionia. Now retired, Susan started her M volunteerism in 2004 as a member of the M credit committee. Susan volunteers much of her time, enjoys traveling, puzzles, and a little ... or a lot ... of shopping.

Raymond R. Geiger joined M in 1991, and began as an M volunteer in 1997 and continues to be very active in volunteerism. A retired corrections employee, Ray currently serves on your M Board of Directors. Ray is into vegetable gardens, classic cars and other old stuff.

Roger Vander Molen is a retired Lieutenant from the Ionia County Sheriff's Office and is a member of the M Board of Directors. Roger joined both the ICSSO and M in 1979. Roger has a bachelors of science from Ferris State University. Roger loves to golf at charitable events at every possible opportunity.

Credit Committee

Russ Misiak and his wife Michelle live in Lowell, with their children. Russ became an M volunteer in 2016. Russ has volunteered his time to Lowell Area School, St. Robert of New Minister church, and the Boston Township Historical Society. Russ is a graduate of Eastern Michigan University, and holds a Bachelor of Science Social Work.

Denise Peabody is a lifelong Ionia area resident and has been an M member for over 40 years. Denise has been an M Volunteer since 2011. Denise is a graduate of Davenport College with a bachelor's degree in accounting, and does much volunteer work for the Ionia Area Chamber of Commerce.

Supervisory Audit Committee

Michael R. Walczak has served as an M volunteer since 2007, and has been an M member since 1996. Mike has been with department of corrections since 1994, and holds a bachelor of science in sociology from Central Michigan University. Mike enjoys spending time with his family and basketball. Lots of basketball.

Check Your Balance at a Glance on M Mobile.
View your balance from the login screen. No password. No waiting.

Anyone can join M

Member Perks ■

Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer.
- Register at LoveMyCreditUnion.org/SprintRewards.
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



Carr Agency, Inc. and Melton MacFadden

As a member of M, you already qualify for an eight percent discount on both your home and auto policy from Carr Agency, Inc. (Ionia) and Melton MacFadden (Greenville/Belding). Call Carr Agency for a no-obligation quote at **616-527-1200!**



TruStage Insurance is a credit union partner that offers discounts to M members on a variety of insurances including, home and auto insurance, accidental death insurance, and life insurance. TruStage also offers the convenience of an online application process, which can be found at www.TruStage.com.

M Overdraft Privilege ■

We've got you covered!

All checking accounts come with Standard Overdraft Privilege. Members can elect to receive Extended Coverage for extra protection.



Mortgages at Your M ■

Mortgages are made fast and easy with your trusted community mortgage partner! Whether it's a cabin on the lake, a cozy starter home, or a four-bedroom ranch for your growing family, contact your local M office to start the process of getting you into your perfect home.

Apply online at your convenience by visiting m1ccu.org/mortgages



Important Upcoming Dates

MONDAY, JANUARY 21

M Closed for Martin Luther King, Jr. Day

MONDAY, FEBRUARY 18

M Closed for Presidents' Day

Tell-A-Friend ■

About careFree Checking!

When you do, you'll get a free \$10 gift card and your friend will be entered to win a grand prize!



Michigan One
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Better Connected!



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