



It's the HAP- HAPPIEST Season of All

Message from the CEO: Year-End Community Bonus Spreads Joy Once Again

As part of **M**Community Partnerships, what a JOY it was to give to nonprofits that make such a difference in our communities! Through our Year End Community Bonus Program, this outreach is more than just addressing the monetary issues of poverty in our community and just as much about addressing the emotional side of poverty. To people who need help in our community, our local nonprofits are hope and love in the face of hardships. We thank all of those represented here and within our membership areas for serving our community!

Timothy P. Hemenway Timothy P. Hemenway

M Community Bonus Quick Facts

8th Year of Community Bonuses
Over \$162,000 given
\$25,000 given in 2016
Over 45 nonprofits reached in 2016



63th Annual Meeting Announcement

You are cordially invited to attend the Annual Meeting:

Date: Wednesday, April 19, 2017

Time: 5:45 p.m. **Place:** **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, 2017.

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

Lon MacLachlan joined **M** in 1981. Lon has served as an **M** volunteer since 1994. Lon is retired from the Ionia County Health Department and volunteers his time generously to his community.

David O. Cook has been an **M** member since 1955. Dave retired in 1995 from the Michigan Department of Corrections. Dave has served **M** members as an Elected Volunteer since 1974. Dave is a decorated and tireless community volunteer.

Credit Committee

Kevin T. Miller has served on our **M** Credit Committee since 2008. Kevin has been an **M** member since 1992 and an employee of the Michigan Department of Corrections since 1984. Kevin is a GVSU graduate and a life long Ionian.

Supervisory Audit Committee

William D. Lynch has been an **M** Elected Volunteer on the **M** Supervisory Audit Committee since 2010. Bill retired from the Michigan Department of Corrections 2012, where he served since 1987. Bill joined **M** in 1997. In his spare time, Bill is everything Irish.

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Ask about our 2.99% APR refy special. Restrictions apply.

www.M1ccu.org

Member Perks ■

As an M member, you are eligible for discounts and savings from local and national companies. Check out a few of your great member perks!

Save Big with the Sprint Credit Union Member Discount Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a Michigan One Community 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**.

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

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. 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 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 Beth at Carr Agency for a no-obligation quote at 616-527-1200!



M members and families can save up to \$100 or more at Rx Optical. Simply obtain the Vision Advantage Program brochure from your local M office and bring it into any of Rx Optical's many retail locations. Visit rxoptical.com or call (800) 792-2737 for details. Rx Optical will also bill your insurance directly.



TruStage 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.

APY and APYE Disclosure Correction ■

Secondary Shares (account suffix 031, 037, and 059) for the period 9/1/16 to 9/30/16 should have been disclosed as APY of .20 percent. Your APYE may have been incorrect. If you wish to have your APYE recalculated, please contact Tim Hemenway at 616-527-5545.

Michigan One Community Credit Union

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Fax: 616-527-4211

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3081 Commerce Lane
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Fax: 616-527-3919

CARSON CITY
122 E. Main St.
989-584-3900
Fax: 989-584-3999

GREENVILLE WEST
10776 W. Carson City Road
616-225-2200
Fax: 616-931-5261



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e-mail: tellerdept@M1ccu.org
www.M1ccu.org

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Important Upcoming Dates

Monday, January 16

M Closed for Martin Luther King, Jr. Day

Monday, February 20

M Closed for Presidents' Day

Saturday, March 11

Ionia Expo, sponsored by M

Dormant Account Reminder ■

A \$10 monthly Dormant Account Fee 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.

Better
Together.

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