

INTEREST & SENSE

Michigan One
Community Credit Union

January 2015 • www.M1ccu.org



Member-Owned, Nonprofit, Financial Cooperative

SAVE with M's e.Notifications and e.Statements

Coming March 15, 2015

What do I need to know about e.Notifications, e.Statements, and 1099 e.Notifications?

i.Teller Users

1. i.Teller users will automatically be enrolled in e.Statements.
2. You can choose to enroll in e.Notifications to receive electronic notices for overdrafts/non-sufficient funds, loan delinquency, CD maturities, and 1098 mortgage interest statements.
3. Paper CD maturity notices will continue to be sent, if you do not sign up for e.Notifications.
4. i.Teller users will also be automatically enrolled in electronic 1099 interest statements.

Non-i.Teller Users

1. You will continue to receive paper CD maturity notices, paper statements and paper 1099 interest statements.
2. Beginning March 16, 2015, you will no longer receive paper notices for overdrafts/non-sufficient funds, loan delinquencies, or 1098 mortgage interest.

For more information and more details visit http://www.m1ccu.org/Newsletters_36.html or contact your nearest M office.

SAVE
✓ save TIME
✓ save TREES
✓ save THE DATE!

Shared Branch Fee Change

Effective March 15, 2015, there will be a small fee of \$3.00 for the use of Shared Branch transactions. A Shared Branch is a branch owned and operated by another credit union which serves M members with certain transactions.

The great news is that your M offers alternatives to shared branches that are free and easy to use!

Make a loan payment

- Sign up for Auto Pay so the payment pulls from your M account every month. This form can be completed over the phone by calling M.
- Make a simple transfer from your i.Teller checking or savings account to your M loan account. This transfer makes an instant payment. Transfers can be set up to reoccur or happen just one-time.

Deposit a Payroll Check

- Set up direct deposit, which can be done right over the phone by calling M. The full check amount will automatically be deposited and available immediately.
- Utilize an M ATM after hours to deposit a check. At an M ATM up to \$800 of your check would be made available immediately.

61st Annual Meeting Announcement

You are cordially invited to attend the Annual Meeting:

Date: Wednesday, April 15, 2015 **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 Sunday, February 1, 2015.

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 M members below 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. Our Elected Volunteers are passionate and committed leaders within our communities who bring their skills and expertise to your M.

Board of Directors

Michael A. Keast has been an M member since 1976 and has served members as a volunteer since 1989. Mike began working for the Ionia County Intermediate School District in 1976 and just retired last year. He began further giving of his time and talents as a member of the Ionia Public Schools board of education in 2014. Thoroughly enjoying his newly retired status, you can find Mike in the office, still working.

Rosemary Reams has been an M member since 1983, and has served as an M volunteer since 1996. Rosemary, a lifelong resident of Ionia County, retired from Palo Schools as Superintendent in 2005. In 2014 she was honored as Ionia County Woman of the Year at the Ionia Free Fair. Despite all of her recent fame, Rosemary is still best known for her peanut butter pie.

Credit Committee

Kathleen Cook, joined M in 1974, and has served as a Volunteer Trainee since 2010. She is currently a special educator 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.

Jack Manciu has been an M member since 1977 and an M volunteer since 1996. Jack started working for Ionia Public Schools in 1976 and is now the Principal at Ionia High School. An educational leader in our community, Jack is still one of the best barbers in town.

Supervisory Audit Committee

Mitch Mercer joined M in 1992 and has served M members as a volunteer on the M Supervisory Audit Committee since 1997. Mitch moved to Ionia 1988, when he started teaching for Ionia Public Schools and is currently leading the team at Emerson Elementary School as the principal. When he's not focusing on the success of Ionia's youngest community members, he's usually whipping up some of Mitch's World Famous Venison Meatloaf.

That's
Cool.

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Remember: When You Debit, Always Choose Credit.
When you sign for a debit card purchase you never pay a transaction fee.

www.M1ccu.org

Message from the Manager: ■



When We Succeed, Our Community Succeeds!

We ended 2014 celebrating an important milestone. Your **M** turned 60 years old! And to continue to show our gratitude to our very loyal communities, Your **M** – once again – issued year-end Community Bonuses totaling \$25,000.



Your **M** board of directors, who are dedicated, unpaid volunteers, have been extremely generous and thoughtful in making sure we acknowledge the importance of a supportive and healthy community in our success. Celebrating 60 years this year as a merger-free credit union has been a great feeling. To end this milestone year with our biggest community bonus yet makes it even more special!

Timothy P. Hemenway
General Manager/CEO

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!

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this... **M** members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

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!**

TruStage Insurance

TruStage is insurance the credit union way. Comprehensive insurance products and programs are made available through TruStage Insurance Agency and offered only to credit union members. Visit TruStage.com or call **888-888-0375** for more information.

Rxoptical

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 retail locations. Visit rxoptical.com or call **800-792-2737** for details.

Michigan One Community Credit Union

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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



Federally insured by NCUA

e-mail: tellerdept@M1ccu.org

www.M1ccu.org

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www.facebook.com/m1ccu

Important Upcoming Dates

Monday, January 19

M Closed for Martin Luther King, Jr. Day

Monday, February 16

M Closed for Washington's Birthday

Saturday, March 14

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.

That's
Cool.

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