




Count it All Joy ■

Message from the CEO:

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



M Community Bonus Quick Facts

9th Year of Community Bonuses
Over \$187,000 given
\$25,000 given in 2017
Over 48 nonprofits reached in 2017



64th Annual Meeting Announcement ■

You are cordially invited to attend the Annual Meeting:

Wednesday, April 18, 2018 ■ 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, 2018.

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

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 retired just a few years ago. He began further giving of his time and talents as a member of the Ionia Public Schools board of education in 2014.

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. She is recognized throughout the communities we serve and spends countless hours serving during the Ionia Free Fair.

Credit Committee

Kathleen Cook, joined **M** in 1974, and has served as a Volunteer Trainee since 2010. She is a special education teacher 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, playing an active role in the Ionia County Historical Society.

Jack Manciu, an **M** member since 1977, has been an **M** volunteer since 1996. Jack started working for Ionia Public Schools in 1976 and recently retired. Known throughout the community for his many skills, Jack is admired as one of the best on the basketball court, and sitting behind the barber chair.

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. He recently retired as the principal at Emerson Elementary School. Enjoying his retirement, he now has time to perfect his World Famous Venison Meatloaf.

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 McFadden (Greenville/Belding). Call 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. Michigan Made Since 1947.



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.

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
Community Credit Union

Michigan One Community Credit Union

IONIA MAIN
510 S. Dexter St.
616-527-3900
Fax: 616-527-4211

SOUTH IONIA
3081 Commerce Lane
616-523-3900
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



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

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Important Upcoming Dates

MONDAY, JANUARY 15

M Closed for Martin Luther King, Jr. Day

MONDAY, FEBRUARY 19

M Closed for Presidents' Day

SATURDAY MARCH 3

Ionia Expo, sponsored by M

Fee Changes ■

A new Fee Schedule will become effective on February 15, 2018.

The following fees will be changed:

Non-Sufficient Funds/Overdraft Fee\$30
Stop Payment Fee\$35
Debit Card Reinstatement Fee\$30
Shared Branch Fee\$5