

# INTEREST & SENSE

**Michigan One**  
Community Credit Union

July 2016 • [www.M1ccu.org](http://www.M1ccu.org)



Member-Owned, Nonprofit, Financial Cooperative

## Message from the Manager: ■



We are pleased to announce the launch of a brand new Bill.Pay in late July! It's so much more than Bill.Pay that we even changed the name. **Mall Pay** is more than your typical bill pay!

### What will **Mall Pay** offer you?

- 1. Mobile bill pay:** pay bills via **M** 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 **M** 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 **Mall Pay** account, and more!

### Want some more great news?

All current Bill.Pay history, payees, and reoccurring payments will transfer to **Mall Pay**! If you are a Bill.Pay user, watch for information in your email inbox, our web site and on Facebook.

### Important Dates

- July 26 Current Bill.Pay goes offline around 2 p.m.  
July 28 **Mall Pay** available in the morning

**More to come** as we work towards this exciting new set of services for you!

*Timothy P. Hemenway*

Timothy P. Hemenway  
General Manager/CEO

## Remembering Those Who Made Us Great ■

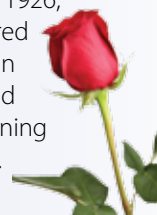


### Ralph Marvin Horrocks

Born: June 14, 1926

Died: April 28, 2016

Ralph Marvin Horrocks, age 89, of Fremont passed away on Thursday, April 28, 2016, at his home. Ralph was born on June 14, 1926, in Ionia County to Alfred Van and Irma Lillian (Martin) Horrocks and married Elizabeth Henning on September 8, 1950.



Ralph was a meat inspector for the State of Michigan retiring in 1981 after 32 years of service. Ralph proudly served his country in the United States Navy during WWII on the USS Bremerton.

### CEO Tim Hemenway said:

*Ralph was the last surviving charter member, and former elected volunteer from 1954 to 1959. Ralph was a champion and friend to **M**. We spoke together of **M** and serving members on a weekly basis for many years.*

*My two greatest memories of Ralph's love for **M** were his insistence that we open an office in Carson City, and the time when he called the chairman of the board of State Employees Credit Union in Lansing and asked that they "stay out of Ionia" when he heard they were looking to branch into town.*

*In the late 1990's, Ralph would require that I get in the car with him, drive around Carson City and look for property for an **M** office. I credit Ralph as the single greatest force resulting in the November 1999 opening of our first branch office, located in Carson City. Also about that same time, Ralph found out that State Employees Credit Union in Lansing had a plan to come into Ionia and open an office. As Ralph was passionate about **his credit union** serving local state employees, he called the chairman of the board of State Employees Credit Union in Lansing and asked him to "stay out of Ionia." They did.*

Better  
Together.

[www.M1ccu.org](http://www.M1ccu.org)

**Remember: When You Debit, Always Choose Credit.**

*When you sign for a debit card purchase, you never pay an M transaction fee.*

[www.M1ccu.org](http://www.M1ccu.org)

## Your Ionia Main Member Appreciation Event

**Friday, July 22 | 10 a.m. – 2 p.m.**

Your **M** Ionia Main Team invites you to join us for Member Appreciation Day on **Friday, July 22**. Stop in the office or head through the drive thru from 10 a.m. until 2 p.m. to receive treats and goodies as a THANK YOU for your loyal membership to **M**.

Your **M** appreciates each and every one of our members and truly believes we are Better Together! So when you stop in make sure you take home and enjoy some things that are Better Together.

## Celebrate Summer at the Ionia Free Fair

This year's Ionia Free Fair is going to be BIG! Don't miss out on this year's Ionia Free Fair, which will be held on **July 14-23**! There will be another great line-up of fun events for the entire family including:

- **Princess Tea Party**
- **Kids Got Talent**
- **Amazing Arthur**
- **Fireworks**
- **Mega 80s**
- **Monster Trucks**
- **NTPA Grand Nationals**
- **And MORE!**



Your **M** has been a long-time supporter of the Ionia Free Fair and we hope you come out this year to support this great, local event! Visit [ioniafreefair.com](http://ioniafreefair.com) for more information.

## Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an **M** member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

### Our members can get:

- **10% discount** on select regularly priced Sprint monthly data service
- **Activation fee on new lines waived** (\$36 savings)
- **Upgrade fee waived** (\$36 savings)

### Ways to get your discount:

- **Call 877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

**Let them know you're a credit union member, and mention Corporate ID: NACUC\_ZZM.**

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



## 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



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e-mail: [tellerdept@M1ccu.org](mailto:tellerdept@M1ccu.org)

[www.M1ccu.org](http://www.M1ccu.org)

## Be Connected!



**Find Us on Facebook**

[www.facebook.com/m1ccu](http://www.facebook.com/m1ccu)

## Important Reminders

**Thursday, July 14 - Saturday, July 23**

Ionia Free Fair

**Friday, July 22**

Ionia Main Member Appreciation Event

**Thursday, July 28**

**Mall Pay** goes live

**Monday, September 5**

**M** Closed for Labor Day

## 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.

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Together.

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