

INTEREST & SENSE

Anyone can join M Michigan One Community Credit Union

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



Message from the CEO:

Anyone can join M! ■

M has a State-Wide Field of Membership

Michigan One Community Credit Union is one of very few credit unions to have State-wide Field of Membership. What does that mean? **All persons who live, work, worship, or attend school anywhere in the state of Michigan can join Michigan One Community Credit Union!**

Why should I Be 1?

As a member You Are 1: part of a credit union that is dedicated to your financial security, your community and to offering you the products and services you need at unbeatable rates and fees.

M is a member-owned credit union. Unlike banks, as a member you actually own M. We're not sure of another financial institution that would take better care of you. You're an owner!

We've been merger free since our founding in 1954. Our volunteer Board of Directors is committed to our independence because they believe members benefit from local management.

Just as importantly, we consistently pay higher deposit rates and charge lower loan rates than our peers. In addition, we offer every product and service you need such as mobile and online banking, free checking with dividends, savings, money markets, home equity loans, mortgages, car loans and more.

Timothy P. Hemenway

Are You Earning Rewards Yet? ■

There is nothing better than earning rewards for purchases you already make with Your M VISA Debit Card. M offers you the UChoose Debit Card Rewards Program that will do just that!

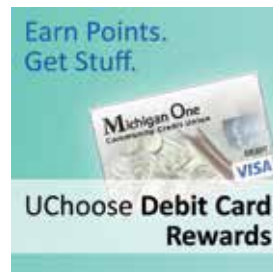
After enrolling at UChooseRewards.com, simply shop in stores or online using Your M VISA Debit Card, and you will automatically receive points for your purchases.

It's as simple as that!

When you use Your M VISA Debit Card in stores, always remember to run it as a credit (sign for it – do not enter your PIN), because PIN transactions do not earn UChoose Rewards points.

What can you get with your UChoose Rewards?

Great stuff! Your points can be redeemed for gift cards, merchandise and more. So remember, enroll at UChooseRewards.com and always select credit when using Your M VISA Debit Card.



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.



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

Anyone can join M



\$100 cash reward for each new line*
\$50 cash reward every year for each line*
25% off eligible accessories

*Restrictions Apply

Michigan One
Community Credit Union

Go ahead, make yourself at home.

Get special mortgage and HELOC rates for a limited time.



Referring a friend is easy:

- You go to MichiganOneChecking.com
- Your friend opens a checking at M.
- You get an email with a \$10 Amazon eGift Card.



Michigan One
Community Credit Union

Make Your Memories at the Fair!

Mark your calendars now for the 2018 Ionia Free Fair!

July 12 - 21

For more information on Ionia Free Fair events, visit www.ioniafreefair.com.



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Better Connected!



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