

## M Gives Back Day ■

**M Offices Closed**  
**Monday, October 10,**  
**Columbus Day**



Supporting our communities and the staff that serves you daily is important to your **M**. This year will be the launch of our first ever **M Gives Back Day!** On Monday, October 10, in observation of Columbus Day, all **M** offices will be closed. Throughout the day your **M** Team will go out into the community, donating their time and efforts to local nonprofit organizations. On October 10 you might see the **M** Team out in your community, working together in groups building teamwork while serving.

## Your UChoose Debit Card Rewards ■

Have you received a new debit card with a brand new number? This may happen if your card was lost, stolen or compromised. If so, remember to create a brand new username and password with your new card number at [UChooseRewards.com](http://UChooseRewards.com). After you do this, any points from your previous debit card will automatically be transferred over!

There is nothing better than earning rewards for purchases you already make with your **M** Visa Debit Card. Use your points for gift cards, merchandise and more.

If you have not yet enrolled in UChoose Debit Card Rewards, follow these three simple steps:

- 1 Visit [UChooseRewards.com](http://UChooseRewards.com) and select **REGISTER**
- 2 Enter your debit card number and follow the prompts to fully register
- 3 When you use your debit card, always sign for your transaction (PIN transactions will not earn points)

It's as simple as that! Login to [UChooseRewards.com](http://UChooseRewards.com) at anytime to see how many points you have and redeem your points.

## M Volunteer Spotlight ■

Your **M** is governed by unpaid volunteers who serve as a way to give back to our great communities. They believe in what Your **M** is doing and work many hours to support our strategic goals and efforts. If you want to become an **M** volunteer, ask us how!



### **Cherilynne Pakiela**

Volunteer Trainee

**M** Volunteer Since 2016

Cherry Pakiela is our newest Volunteer Trainee and is a great voice for Your **M** from Montcalm County. Her and her husband, Phil, moved to Gowen about four years ago. In her retirement

Cherry enjoys drawing floor plans, kitchen layouts and elevations. She serves as a steward at her church providing information for families needing help, going along as an advocate when necessary, and providing rides.

### **Why Cherry wanted to become a part of M...**

*"I had been active on the board of our credit union in Grand Rapids and found out how important it is to have members working in the credit union - after all, it is OUR credit union. So when I heard **M** was looking for volunteers, I volunteered!"*



Join us for **M's Second Annual**  
**Hometown Holiday Parade in Carson City!**

**Saturday, December 3rd at 1:30 p.m.**

Parade Route: West down M-57 - First Street to Miner Street

When using your M Debit Card, Always Sign.

www.M1ccu.org

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

## Message from Your M CEO ■



Payments Made Easy with...

# Mall Pay

ALL TIMES. ALL PLACES. ALL YOURS.

Online and mobile bill payments are on the rise. Your new **Mall Pay** launched this summer and it has all the features you need to make your bill payments quick and easy!

### Features of your Mall Pay:

- **Mobile bill pay:** pay bills via **M**Mobile on your smartphone or tablet.
- **PopMoney:** also known as "people pay." Send and request money to and from individuals from any financial institution (available through i.Teller and the **M**Mobile app).
- **Account to account transfers:** transfer to **M** accounts from other financial institutions.
- **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!

If you have not already begun using **Mall Pay**, enroll today through your i.Teller account. To access bill payment and PopMoney on your tablet or smartphone, go to your app store and search **M**Mobile.

Your **M** believes making your bill payments easy is important to you. We know you will enjoy the ease and function of **Mall Pay**. **Give it a try today!**

Timothy P. Hemenway, General Manager/CEO

## Special Notice and Disclosure ■

### Check Your Monthly Statement

Just a reminder, the Supervision/Audit Committee of **M** is in the process of conducting its annual verification of credit union accounts. This is done to ensure quality service and accuracy from your credit union.

Please take a look at your enclosed monthly statement and if you find any discrepancies, or have any questions about anything on your statement, please contact:

**Mitch Mercer**  
Supervisory / Audit Committee Chairman  
3256 Croel Road, Ionia, MI 48846

You can also reach Mitch by telephone at 616-902-1668. We appreciate your help and cooperation during this important annual verification.

## 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



Federally insured by NCUA

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 Upcoming Dates

**Monday, October 10**

Columbus Day/**M** Gives Back Day

**Friday, November 11**

Veterans Day

**Thursday, November 24**

Thanksgiving

**Monday, December 26**

Christmas Day Observed

**Monday, January 2, 2017**

New Year's Day Observed

## 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.

Better  
Together.

www.M1ccu.org