



Mortgages at M

Message from the CEO: Affordable. Quick. Easy.

At Your **M**, we strive to offer you expert service in all areas of your financial need. This includes your home mortgage. Whether you are looking for a cozy starter home or a cabin on the lake, a call or visit to your local **M** office can get you started on a mortgage application quickly and easily.

With a variety of mortgage loan products, there really is something for everyone:

- First time home buyer options with low down payments
- Fixed-rate mortgages at 10, 15, 20, and 30 years
- FHA mortgages
- Construction
- Rural Development
- VA (Veterans Administration)
- More!

Your mortgage can be customized to fit your individual situation. Let your **M** help you through the steps to get you into your new home. Stop in or give us a call - your mortgage expert is just a call away!

Timothy P. Hemenway

Mortgage loan services provided by MemberFirst Mortgage LLC
(NMLS# 149532).

The Best of the Best to Serve YOU

The Foundation Wage Program at



Your **M** recently announced the Foundation Wage program for all **M** employees, which has increased employees' minimum starting wage to \$15 per hour. In addition, any current employee who has completed **M**'s comprehensive training programs and gained experience to reach the top level of expertise in their job category, will receive \$21.06 per hour. The wage amounts are based on national living wage studies of MIT.

"Our Foundation Wage Program supports the inspired and imaginative workforce we need to continue to grow and succeed for our members."

**–Tim Hemenway,
M CEO**

Your **M** has seen great success through growth in all areas. The Foundation Wage Program at **M** will continue to bring in passionate and dedicated employees. We strive to have the best of the best serving each and every one of our members.



*"I am so thankful to be a part of such an amazing organization. **M** not only cares about my success at work, but also cares about me as a person. Thanks to **M** and the Foundation Wage Program I am able to live a truly fulfilling life serving the community I love."*

**–Melissa Blight
M Service Representative**

If you have questions about the new Foundation Wage Program at **M**, please contact Your **M** CEO Tim Hemenway at hemenway@m1ccu.org or 616-527-3900.

Make Your Memories at the Fair!

Mark your calendars now for the 2017 Ionia Free Fair! July 13 - 22, 2017

www.M1ccu.org

M Thanks Teachers! ■

May 1-5 is Teacher Appreciation Week! Teachers in our communities are simply amazing. Thank you to the many loyal members and educators in our communities for dedicating your lives to assuring our future generations are successful.

Your **M** loves serving teachers in the community and in our lobbies! Take a moment to watch our member testimonial video from Kathy VanSyckle, third grade teacher at Rather Elementary in Ionia.

Go to m1ccu.org to view the video!



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

Better Connected! ■



REMINDER ■ Sign, Don't Use PIN!



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.

Annual Privacy Notice ■

Your annual **M** Privacy Notice is available online at M1ccu.org/privacy.

To request a paper copy, please call your **M** at 616-527-3900.

Important Reminders ■

Monday, May 29

M Closed for Memorial Day

Tuesday, July 4

M Closed for Fourth of July

CRYSTAL MOTOR Speedway
EST. 1952 -
CRYSTAL, MI

**Michigan One Members Only
Free Family Pass**

Visit Crystal Motor Speedway
on Saturday, May 6
when your **M** sponsors the races!

Coupon eligible for one family, living in the same household. Present this coupon upon entrance. Food and drinks, including alcohol, may be brought in a 12x12 cooler. No glass. Food and drinks available at concession also.

Crystal Motor Speedway
8315 E. Sidney Rd, Crystal
989-235-5200

*Michigan One is giving away
backpacks to the first 250 people!*

Better
Together.

www.M1ccu.org