

## January Newsletter

### Here for good. Today and always.

A new year is a chance to reflect on what matters most and look ahead with confidence. At M1, that means continuing to show up for our members and our communities, offering guidance, support, and local care every step of the way. Thank you for being part of the good we're building together.

### Annual Meeting Reminder

#### Join us at our Annual Meeting

We invite you to attend Michigan One Community Credit Union's Annual Meeting, where members can learn more about the credit union's direction, accomplishments, and plans for the future.



4/23/26



Noon



510 S. Dexter Street,  
Ionia, MI 48846

### Volunteers up for re-election

The following members are nominated to serve as elected volunteers. These individuals generously give their time and expertise to support the credit union and its members.

#### Lon MacLachlan

#### Board of Directors

Lon joined Michigan One in 1981 and has served as a volunteer since 1994. He's retired from the Ionia County Health Department and enjoys golfing and staying active in the community. Lon is also a proud Ferris State Bulldog.



#### Michael Walczak

#### Board of Directors

Mike has been a Michigan One volunteer since 2007 and a member since 1996. He's retired from the Department of Corrections and holds a Bachelor of Science in Sociology from Central Michigan University. Mike enjoys spending time with his family and coaching football.



#### Kevin Miller

#### Credit Committee

Kevin has served on the Credit Committee since 2008 and has been a member since 1992. He retired from the Michigan Department of Corrections after a long career and is a graduate of Grand Valley State University. Kevin is a lifelong Iowan and an enthusiastic MSU fan.



#### William Lynch

#### Supervisory Committee

Bill has served as an elected volunteer on the Supervisory Audit Committee since 2010. He retired from the Michigan Department of Corrections in 2012 after decades of service. Bill joined Michigan One in 1997 and proudly embraces his Irish roots.



As a member-owned credit union, your participation matters. The Annual Meeting is a chance to stay informed, ask questions, and take part in the cooperative you help shape.

Balloting details will be shared according to credit union bylaws. We encourage every member to take part.

# Community Bonus

## Investing in the places we call home

Giving back has always been part of who we are. Through our Community Bonus program, M1 continues to support organizations and schools that make a real difference across our communities.

This year, we donated \$28,000 to 55 organizations and schools across all of our locations. These contributions focused on:

- Investing in the next generation
- Supporting families during the holiday season
- Strengthening community focused groups, including schools, food pantries, and family centered organizations



## HomeLine HELOC

### Get more from your home's equity

With our HomeLine Home Equity Line of Credit, you can access funds when you need them and keep payments predictable. For a limited time, new or increased HomeLine accounts of \$25,000 or more qualify for a 5.29% fixed rate through January 1, 2028 on primary residences.

Since Community Bonus began in 2008, M1 has donated \$380,000 to vital organizations across our communities.

Together with our members, partners, and team, we're working toward the same goals and building stronger towns where our members and their families can thrive.

## M1 Gives Back Day

### Showing up together

On Monday, October 13, all M1 offices were closed so our team could come together for M1 Gives Back Day, a dedicated day of service focused on hands-on projects across our communities.

This year, our team worked on several meaningful projects, including:

- Brushing water sealer on the State Street Pedestrian Bridge in Alma
- Supporting IM KIDS 3RD MEAL by packing lunches and organizing shelves
- Painting the equipment barn at Harwood Sports Complex
- Painting the playground at McConnell Park, also known as Fun Forrest

From outdoor improvements to family focused support, these projects reflect our belief that strong communities are built by people who are willing to lend a hand.

Thank you to our team members and community partners who made the day possible.



Flexible access to cash

Predictable monthly payments

Control over how much you borrow