

NEWSLETTER



The Only Account for You!

No monthly fees at M1

Financial Institution	Account	APY*
MICHIGAN ONE COMMUNITY CREDIT UNION	M1 Checking	3.00%
Huntington Bank	Perks Checking	0.01%
Fifth Third Bank	Preferred Checking	0.01%
Chase Bank	Sapphire Checking	0.02%
Why would you go anywhere else?		<small>*Restrictions Apply*</small>

M1'S FEATURED PRODUCTS

M1 Checking Works for You!

Your money should work for you, and it does with M1 Checking! Earn an impressive 3.00% APY on your balance, enjoy no monthly fees, and get up to \$10 in foreign ATM fee refunds each month. Whether saving, spending, or somewhere in between, M1 Checking helps you make the most of every dollar. It's the perfect way to maximize your earnings without extra costs. Ready to start earning more? Open your M1 Checking account today!

MEMBER NOTICE

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 Privacy Notice is available online at M1ccu.org/privacy. To request a paper copy, please call your at 616-527-3900.

Annual Rights Notice

Your annual Billing Rights & Error Resolution is available online at M1ccu.org/disclosures. To request a paper copy, please call your at 616-527-3900.

Electronic Funds Transfer

Notice Credit Union makes available to members various electronic fund transfer (EFT) services. An EFT is any transfer of funds initiated through an electronic terminal, telephone, computer, magnetic tape, or in any other manner permitted by us. Visit www.m1ccu.org/disclosures for the full EFT disclosure.

BUT WAIT, THERE'S MORE!

QuickCash is Here for You

Life is full of surprises—some more expensive than others. Whether it's an unexpected car repair, a medical bill, or just a little extra help between paychecks, QuickCash from Michigan One Community Credit Union is here to make things easier. With loans up to \$2,000, no credit check required, and instant decisions, QuickCash offers a stress-free way to get the funds you need when you need them. Plus, with affordable terms and a fixed 25% interest rate, it's an innovative solution for both short-term needs and long-term financial stability. If you've been an M1 member for at least six months, you're just a few clicks away from extra peace of mind. Apply today and take control of life's unexpected moments!



Boats, Bikes, and RVs 5.99%APR

Ready to ride, float, or roam? M1's Boats, Bikes, and RVs loan special makes waves with a low 5.99% APR for up to 75 months! Whether you're eyeing a sleek motorcycle, a weekend-ready pontoon, or an adventure-packed RV, we're here to help you make it happen. This limited-time offer is for new purchases or refinances—just not existing M1 loans—and comes with all the flexibility you need to hit the road (or water) in style. Terms, conditions, and collateral qualifications apply, so let's get rolling!



Community Matters

Commitment to Helping our Communities and Staff Thrive

M1's 2025 Training Day at Montcalm Community College was a day focused on growth, connection, and leveling up together. Staff from across the credit union came together for targeted sessions on internal communication, performance reviews for both Loan and Service Representatives, and meaningful conversations around personal and professional development. It was a great opportunity to sharpen our skills, learn from one another, and continue building the kind of team culture that puts members first.



The Michigan One Team at our Annual Training Day, taken at the Montcalm Community College Greenville Campus.