



Message from the CEO:

HOMEmade Just For You ■

- We do mortgages the **M** way.
- We have an **M** mortgage department.
- Meet **M** Mortgage Loan Officer, JoAnn Pugh.

We have made big improvements in our mortgages services for **M** members. We bought into a new mortgage company, and we now have an **M** mortgage department and an **M** mortgage loan officer. Meet JoAnn Pugh, **M** Mortgage Loan Officer.

JoAnn has office hours in each **M** office. She can also be reached at 616-527-3900 x101 or 616-481-2654.



Timothy P. Hemenway



PICK YOUR PERKS



VISA Credit Cards

Pick your perks!



M1 CURewards

Earn points. Get stuff.



MPOWER

Low rate. High power.

Choose this card if...	you want to earn points for cash back, travel, gift cards, merchandise and more for every dollar you spend using your credit card.	you plan to carry a balance rather than pay off your bill in full each month. A low interest card helps you save money on finance charges over time.
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Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	Fixed at 12.90%	Fixed at 9.90%
APR for Balance Transfers	Fixed at 12.90%	Fixed at 9.90%
APR For Cash Advances	Fixed at 14.00%	Fixed at 12.00%
Grace Period for Repayment of the Balance for Purchases	25 days from Billing Cycle Closing Date	
Minimum Finance Charge per Billing Cycle	\$0.50	
Method of Computing Balances for Purchases	Average Daily Balance (including current purchases)	

Fees

Annual Fee	None	None
Balance Transfer Fee	None	Greater of 2% or \$10
Cash Advance Fee	None	None
Foreign Transactions	1% for Foreign Transactions	2% for Foreign Transactions
Late Payment Fee	\$15	\$25
Over Credit Limit Fee	\$20	None
Replacement Fee	\$10 (card) & \$10 (PIN)	None
Returned Payment Fee	\$15	\$35

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

Anyone can join M

You Deserve High-Tech with High-Touch! ■

What will M^{all}.Pay offer you?

- 1. Mobile bill pay:** pay bills via Mobile
- 2. PopMoney:** also known as "people pay." Send and request money to and from individuals from any financial institution
- 3. Account to account transfers:** transfer to and from accounts and accounts from other financial institutions
- 4. More great features** such as 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 account, and more!
- 5. Get away from using checks!** All pay is quicker, safer and cheaper than checks. **With M's new policy, members will only receive one box of free checks per year. Now is the perfect time to make a change.**



ALL TIMES. ALL PLACES. ALL YOURS.

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

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.

The M Privilege ■

With Us, You're Covered

No matter what life throws at you, M is there:

- Overdraft Protection
- Overdraft Privilege Standard Coverage
- Overdraft Privilege Extended Coverage
- Overdraft Privilege Max Coverage



Anyone can join M



Better Connected!

