

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

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Message from Your CEO



Announcement of the new Ionia Harvest Marketplace

"With the blessings and partnerships of the Ionia Downtown Development Authority and the Ionia Rotary Club, M is assisting on a project to create a nonprofit farmers market entity to help grow the market for the benefit of the community.

The Ionia Harvest Marketplace (IHM) is organized to, and shall be operated as a farmers market for, supporting, preserving, and improving the quality of rural life in the area, and the educational and charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, and the specific purposes set forth in the IHM Corporation's Articles of Incorporation and Bylaws. Providing special focus on supporting other downtown business and providing better access to fresh foods through the SNAP Program and all community members! The Ionia Harvest Marketplace will open its 2021 season on June 5th at the Ionia Rotary Pavilion, founded by Robert Hoppough, at the corner of Adams and Steele Street. This is the same site the farmers market has been operated by the DDA for many, many years.

Elisabeth Haight, a local grower and market vendor, has volunteered to be the 2021 Season market manager. Elisabeth owns Wabasis Creek Farms and would like to grow the IHM and her role as manager. Elisabeth holds a 2020 MIFMA Market Mgr. Certification. Elisabeth can be reached at 616.302.4615, and wabasiscreekfarms@yahoo.com. The advent of transitioning to a 501c3 organization in 2021 will provide a launchpad for fundraising, grant writing, and most importantly a dynamic repository of human capital and intellectual assets to propel downtown Ionia into the new economy!

To date, M has taken the lead role of Ionia Harvest Marketplace formation, governance, and marketing and promotion. As we have been looking for a flagship community sponsorship opportunity in Ionia, this opportunity has captured our imagination, and we are looking to place continued investment into this endeavor.

More to come!

Timothy P. Hemenway

Timothy P. Hemenway, CEO

P.S. Please be sure to Like the IHM Facebook page.

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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

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- In general, be wary of offers that are too good to be true, require fast action, or instill a sense of fear.
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- Be sure your home computer is protected with a firewall and antivirus / anti-malware software.

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