

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit, Merger-Free Credit Union



Message from Your CEO

M We can continue to serve you!

At M, your money is safe, secure, and federally insured!

We can make the safety of "Our People" – our members, our employees, and our communities – our top priority, and continue to serve you! As the COVID-19 (Coronavirus) situation in Michigan is changing quickly, we can change our focus to continue fully serving you through our e.Services, by phone, and in our drive-thru.

We are here to help!

If you or someone you know has lost wages due to the Coronavirus outbreak, **M** can help. The **Free M Lost Wages Program** is ready to assist those in need during these tough times. Contact us today for details.

Our lobbies remain open, but by appointment only. (Effective through April 13.)

Please call or text **616-527-3900** for all the services and appointments you need. We Can Serve You!

M e.Services Are Here For You: Access it Anytime, Anywhere!

We strongly encourage you to use **M** e.Services and other resources for self-service banking and 24/7 account access. You can access your accounts online or by using the **M**.Mobile app at your convenience. **Enroll now!!!** If you haven't enrolled in online access, it only takes a few minutes.

We can work together, stay calm, and focus on what is possible.

Our commitment is in serving you!

Timothy P. Hemenway
Timothy P. Hemenway, CEO

The Coronavirus Also Brings New Scams

An Important M Member Alert About Security

The Coronavirus (COVID-19) has been a windfall for fraudsters as they exploit the global thirst for knowledge on the virus. Fraudsters have launched Coronavirus themed phishing attacks to deliver malware – typically credential-stealing banking Trojans. The phishing e-mails purport to be from the Centers for Disease Control (CDC) and the World Health Organization (WHO). You can protect yourself using the following precautions:

- » Be mindful of e-mails or phone requests claiming to be from a business or financial institution which was breached.
- » Avoid opening attachments and clicking on links contained in e-mails received from unfamiliar sources. Phishing e-mails often contain attachments or links to malicious websites infected with malware.
- » In general, be wary of offers that are too good to be true, require fast action, or instill a sense of fear.
- » Do not use the same password for multiple websites used to conduct online transactions.
- » Be sure your home computer is protected with a firewall and antivirus / anti-malware software.

Introducing The New M1CCU.ORG website. New Site Will Go Live April 10th.

M We've redesigned our web experience with you in mind. It's simple, it's practical, IT'S HERE!

We are pleased to announce the upcoming launch of the newly redesigned **M** Website. The goal with this new design is to provide our members with a better, more user-friendly, browsing experience. We hope you enjoy our new, member-friendly, design and find it easier to learn about all of the amazing services and solutions your **M** offers.

The new website includes:

- » Streamlined Design and Navigation
- » Improved Layout
- » Content unimpeded, for a more immersive experience
- » Responsive Design

Sleeker. Simpler. More Intuitive... More Enhanced!



Check Your Balance at a Glance on M1 Mobile.
View your balance from the login screen. No password. No waiting.

Anyone can join M



MAKE YOURSELF AT
HOME
WITH A
MICHIGAN ONE
COMMUNITY CREDIT UNION
MORTGAGE

Credit Union Members
Switch to Sprint®
**Get a cool
\$200 cash**
with Unlimited Plus or Premium.
Plus \$100 annual loyalty reward.



Sprint

Disclosure Update

Effective April 1, 2020, the first \$225 of your deposit, by check, will be made available no later than the first day after we receive your deposit.

For more information regarding the changes made to our Funds Availability Disclosure, visit www.m1ccu.org/disclosures.

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.

Fee Change



Effective May 15, 2020, the Shared Branch Fee will be increased to \$5.00 for all transactions.

M1 Services

i.Teller and M1.Mobile

e.Statements - e.Documents - e.Alerts - e.Sign - bill.Pay - e.Receipts **NEW!**

Annual Meeting Update

The 66th Annual Meeting on **Wednesday, April 15, 2020, at 5:45 p.m.** will be held through conference call. Please dial in to **667-776-9368** to access the meeting.

**Anyone
can join M**



**Better
Connected!**

