

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit Credit Union

Message from Your CEO

M1 Places a High Priority on Financial Stability

Dear valued M1 members,

Over the past month, the banking industry has come under heightened scrutiny following the closure of Silicon Valley Bank and Signature Bank of New York. I understand that this news likely raised concerns regarding your credit union, so I wanted to take this opportunity to reassure you of the safety and soundness of Michigan One Community Credit Union.

Michigan One Community Credit Union's financial position is very strong. M1 properly manages its liquidity, diversifies its portfolios and is well-capitalized, according to the National Credit Union Administration (NCUA). On top of that, your deposits at M1 are federally insured up to \$250,000 by the NCUA Insurance Fund. At M1, we have always placed a high priority on financial stability. We take every precaution to ensure that your deposits are protected, and we have a strong track record of providing reliable and trustworthy service to our members.

To continue serving our members as we have over the past 69 years, we are always looking for opportunities to enhance our products and services. I am excited to announce that M1 will be undergoing system upgrades in the coming month. System upgrades will take place on May 1st and 2nd, which will require all M1 offices to be closed and all member services unavailable during this time. Although I understand this may be an inconvenience to some, these system upgrades are necessary to better serve M1 members and provide you with more efficient and streamlined service in the future.

At M1, we are more than just your financial institution. We are a community of people who are dedicated to helping one another. If you have any questions or concerns, please do not hesitate to reach out to us. We are here to support you, and we remain committed to providing you with the amazing service and support.

Sincerely,

Hailie Patterson



69th Annual Meeting

Date – April 19, 2023 Time – 5:45pm

Location – M1 Ionia Main Office
510 S. Dexter Street, Ionia Michigan

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 M1 Privacy Notice is available online at [M1ccu.org/privacy](https://m1ccu.org/privacy).

To request a paper copy, please call your M1 at 616-527-3900.

Annual Rights Notice

Your annual M1 Billing Rights & Error Resolution is available online at [M1ccu.org/disclosures](https://m1ccu.org/disclosures).

To request a paper copy, please call your M1 at 616-527-3900.

Electronic Funds Transfer Notice

M1 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.



Your wallet just got smarter

Purchasing has never been easier with M1 Mobile.Wallet

You can now use your M1 debit and credit cards to pay quickly and conveniently at checkouts in stores, online, and in-app purchases with Apple Pay, Google Pay, and Samsung Pay!





FAST CONVENIENT SECURE

**MICHIGAN ONE
COMMUNITY CREDIT UNION**

Check Your Balance on M1 Mobile.

View your balance from the login screen. No password. No waiting.

Anyone can join M1

A spot is reserved for you!

SYSTEM UPGRADE SCHEDULE

Thank you for your patience as we upgrade your member experience.



Please note the important upgrade dates below and plan accordingly.

There will be no e.Statements for the month of April 2023. All M1 members will receive a paper statement for April, in May 2023.

April				May		
THU	FRI	SAT	SUN	MON	TUE	WED
27	28	29	30	01	02	03
M1.Mobile and e.Deposit Unavailable	M1.Mobile and e.Deposit Unavailable	M1.Mobile and e.Deposit Unavailable	M1.Mobile, i.Teller, M1 bill.Pay, e.Deposit Unavailable	CLOSED All Member Services Unavailable	CLOSED All Member Services Unavailable	All Member Services Available at 12:00 PM

Now Available!
card.Management

Scan QR Code for M1.Mobile Download



M1.Mobile
Life On The GO!



HOW TO PLAN

In order to provide the most robust products and services, while continuing to offer the best rates on loans and deposit accounts, Michigan One Community Credit Union will be performing a **System Upgrade on Monday, May 1st and 2nd.**

Wednesday, April 26 - All offices open for regular business hours.

Thursday, April 27th - All offices open for regular business hours. **M1.Mobile and e.Deposit unavailable.**

Friday, April 28th - All offices open for regular business hours. **M1.Mobile and e.Deposit unavailable.**
Some ACH and Social Security deposits normally paid on May 1st may be available on April 28th.

Saturday, April 29th - All offices open for regular business hours. **M1.Mobile and e.Deposit unavailable.**

Sunday, April 30th - All offices closed. **M1.Mobile, i.Teller, M1 bill.Pay, and e.Deposit unavailable.**

Monday, May 1st - All offices closed. **ALL member services unavailable.**

Tuesday, May 2nd - All offices closed. **ALL member services unavailable.**

Wednesday, May 3rd - All offices open for regular business hours. **ALL e.Services available at 12:00 PM.**

There will be no e.Statements for the month of April 2023. All M1 members will receive a paper statement for April, in May 2023.



Important Dates

M1 will be CLOSED:

MONDAY, MAY 1 - All **M** Offices Closed for system upgrades

TUESDAY, MAY 2 - All **M** Offices Closed for system upgrades

Anyone can join M1

