

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

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



Message from Your CEO

MICHIGAN ONE
COMMUNITY CREDIT UNION

Always Ready. Always Available.

- Drive-thru
- e.Services
- i.Teller
- Phone Call
- M1.Mobile
- Text Message

Our full-service drive-thru, phone and text services, and M e.Services are fast, easy, and all ready to assist you. Your M is Always Ready and Always Available to serve you. Let us know what you need and we will make it happen.

Timothy P. Hemenway
Timothy P. Hemenway, CEO



67th Annual Meeting Announcement

You are cordially invited to attend the Annual Meeting:
Wednesday, April 21, 2021 | 5:45 p.m. | M Conference Call

The 67th Annual Meeting of M on Wednesday, April 21, 2021, at 5:45 p.m. will be held through conference call. Please dial in to 616.527.3900 x503 and use PIN 0421.

The Nominating Committee has selected a number of candidates to run for open positions on your Board of Directors as well as on the Supervisory and Credit Committees. Balloting will be conducted by mail, and the results will be announced at the Annual Meeting. If you would like to add your name to the list of nominees, please contact M for details on the nomination procedure. All nominations must be received by February 1.

In accordance with M bylaws, each member will receive a ballot by mail. When you receive yours, please complete it and return it to our office by mail or in person. This is your credit union, and your participation is encouraged.

Nominations for Open Elected Volunteer Positions

The following M members have been nominated by your Nominating Committee to fill open positions as M Elected Volunteers. As you know, M Elected Volunteers are never paid or compensated in any way, and serve as volunteers for the betterment of all M members:

Board of Directors

Russ Misiak and his wife Michelle live in Lowell, with their children. Russ became an M volunteer in 2016. Russ has volunteered his time to Lowell Area School, St. Robert of New Minister church, and the Boston Township Historical Society. Russ is a graduate of Eastern Michigan University, and holds a Bachelor of Science in Social Work.

Rosemary Reams has been an M member since 1983, and has served as a volunteer since 1996. Rosemary, a lifelong resident of Ionia County, retired from Palo Schools as Superintendent in 2005. She is recognized throughout the communities we serve and spends countless hours serving during the Ionia Free Fair.

Supervisory Audit Committee

Mitch Mercer joined M in 1992 and has served members as a volunteer on the Supervisory Audit Committee since 1997. Mitch moved to Ionia 1988, when he started teaching for Ionia Public Schools. He recently retired as the principal at Emerson Elementary School. Enjoying his retirement, he now has time to perfect his World-Famous Venison Meatloaf.

Credit Committee

Kathleen Cook joined M in 1974, and has served as a Volunteer Trainee since 2010. She is a special education teacher for the Ionia County Intermediate School District where she has worked since 2000. While she is very passionate about what is currently happening in our community, she is even more passionate about its rich history, playing an active role in the Ionia County Historical Society.

Jack Manciu, an M member since 1977, has been an volunteer since 1996. Jack started working for Ionia Public Schools in 1976 and recently retired. Known throughout the community for his many skills, Jack is admired as one of the best on the rec league basketball court and behind the barber's chair.

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Important Upcoming Dates

MONDAY, JANUARY 18

All M Offices Closed for Martin Luther King, Jr. Day

MONDAY, FEBRUARY 15

All M Offices Closed for Presidents' Day

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