

# INTEREST & SENSE

# MICHIGAN ONE COMMUNITY CREDIT UNION

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



## Message from Your CEO

### All M Lobbies Are Open

We have very much enjoyed having members back in the lobbies. As some of you may have noticed, the M Lobby Experience is slightly different. We have taken the necessary precautions to ensure the safety of our staff and members.

When you come into an M Office, there will be:

- » Signage requiring face coverings and social distancing
- » Social distancing markers on the floors
- » Enter and Exit queue lines
- » Sneeze guards at all stations and desks
- » A limit on the number of members in an office at one time, so please observe the availability of a social distancing marker before entering
- » We also ask that only one member per transaction comes into the lobby; family, friends, and children should not accompany you
- » Most importantly, we ask that anyone who may be experiencing COVID-19 symptoms to not enter an office and please use the drive-thru

We appreciate your patience during this time and thank you for helping keep all M members safe.

We cant wait to see you!

*Timothy P. Hemenway*  
Timothy P. Hemenway, CEO

## The Smart Option Student Loan from M and Sallie Mae®



WHEREVER YOU ARE IN YOUR HIGHER EDUCATION, GET THE MONEY YOU NEED FOR SCHOOL.

Whether you're an undergraduate, graduate student, or parent, get money for school from Sallie Mae®. Sallie Mae® higher education loans are designed for the needs of undergraduates, graduate students, and parents.

- Competitive Interest Rates
- Multiple Repayment Options
- No Origination Fees; No Prepayment Penalty
- Plus, a suite of graduate loans to pay for expenses included in your school's cost of attendance and designed for your specific degree

### Options Available:

- Smart Option Student Loan® for Undergraduate Students
- Parent Loan

Find out which loan is right for you.

## M Visa Credit Card Special

M is offering NEW credit card accounts a SIX MONTH 0% promotional rate on balance transfers or purchases! New accounts that are opened between 7/01/2020 - 8/31/2020 will receive 0% APR for 6 months (180 days) from the date of account opening.

Promotional Rates and Fees for New Accounts Opened Between 7/1/2020 and 8/31/2020

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**



272607  
**Looking to save on a  
brand new vehicle?**

Take advantage today with the **2.49% APR**  
**M1 New Vehicle Loan Special.**

**MICHIGAN ONE**  
COMMUNITY CREDIT UNION

\*Your rate may be higher depending on your credit history, loan purpose, amount, term, or vehicle year. \*Rates and loan terms are based on creditworthiness. \*Rates subject to change without notice. \*Some restrictions may apply.

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



**Sprint**

### Special Notice and Disclosure

Michigan One Community Credit Union is performing an account verification audit of accounts. Please check your balances and report any differences within 10 days to:

**Auditor**  
**1740 44th Street SW PMB 225**  
**Wyoming, MI 49519**

### Verify Your Information

Make sure we have your most up-to-date information. It is important we have your correct mailing address, email address and phone number so we can easily contact you.

Anyone  
can join M



**Better  
Connected!**

