

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit Credit Union

Message from Your CEO

Create Joy!

M Year-End Community Bonus Spreads Joy Once Again



As part of **M** Community Partnerships, what a JOY once again to give to nonprofits that make such a difference in our communities! Year End Community Bonuses were issued to local nonprofits in Ionia, Carson City, Greenville and Alma. Those that serve our community through these nonprofits are the faces and hearts behind making our communities better. They reach our youth, our struggling families, and other community members in a constant effort to improve their lives and well-being. Our communities would not be what they are today without the help of our local organizations.

Timothy P. Hemenway
Timothy P. Hemenway

M Community Bonus Quick Facts

13th Year of Community Bonuses
Totaling \$279,000 awarded
\$23,500 given in 2021
48 nonprofits honored in 2021



M is always looking for its next superstar.

Know of someone looking for a rewarding career?

Have them visit www.m1ccu.org/careers

68th Annual Meeting

You are cordially invited to attend the Annual Meeting:
April 20, 2022 | 5:45 p.m. | 510 S. Dexter St., **M** Ionia Main Office

The Annual Meeting will give you a chance to learn about the current status and the future direction of **M**.

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, 2022.

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

Susan Lehman joined **M** in 1979, the same year she started work in administration for the City of Ionia. Now retired, Susan started her **M** volunteerism in 2004 as a member of the **M** credit committee. Susan volunteers much of her time, enjoys traveling, puzzles, and a little ... or a lot ... of shopping.

Mallory Bowerman was born and raised in Ionia and has been an **M** member since childhood. Mallory has a BS in Nuclear Medicine from Ferris State University and has worked for Bronson Medical Group since 2009. She and her husband Nick now own Bert's Glass in Ionia. Mallory has been an **M** volunteer since 2019.

Roger Vander Molen is a retired Lieutenant from the Ionia County Sheriff's Office and is a member of the **M** Board of Directors. Roger joined both the ICSSO and **M** in 1979. Roger has a Bachelor of Science from Ferris State University. Roger loves to golf at charitable events at every possible opportunity.

Credit Committee

Greta Sibert is an Ionia native, an Ionia High School graduate, and a loyal **M** member - all her life. She received her BBA from Grand Valley State University (Laker Pride!) in Marketing/Sales and Management, in 2010. Greta has several years of previous work experience in the insurance industry, and currently works for Michigan's Department of State Aide in Grand Rapids.

Denise Peabody is a lifelong Ionia area resident and has been an **M** member since 1967. Denise has been an **M** Volunteer since 2011. Denise is a graduate of Davenport College with a bachelor's degree in accounting and does much volunteer work for the Ionia Area Chamber of Commerce.

Supervisory Audit Committee

David O. Cook has been a **M** member since 1955. Dave has owned and operated DOC Properties since 1995, after retiring from the Michigan Department of Corrections. Dave has served **M** members as an Elected Volunteer since 1974. Dave was born and raised in Nickleplate Michigan, near Ionia.

Check Your Balance on M1 Mobile.

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

Anyone can join M

A spot is reserved for you!



Big Ideas, Low Rates.

Get started with a rate of **1.89% on an M HomeLine home equity loan!**

Refinance your loan and lower your payments

Do you have a loan someplace else at more than 1.89%?

We won't judge, we'll just refinance it over to **M** for up to 180 months! Join thousands of your friends and neighbors who have refinanced their high rate loans from other places over to **M** and lowered their payments. We've reserved your spot. Oh, by the way, your happiest friends skipped their loan payments for the first 90 days, you can too.



Restrictions apply. Refinance loan for payoff balance only. Existing **M** loans are not eligible.

Important Upcoming Dates

MONDAY, JANUARY 17

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

MONDAY, FEBRUARY 21

All **M** Offices Closed for Presidents Day



Service is great, even late!

Expanded Phone Services: Monday through Friday - 9am to 7pm

Anyone can join M

