

INTEREST & SENSE

MICHIGAN ONE COMMUNITY CREDIT UNION

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



Message from Your CEO

As part of **M** Community Partnerships, what a privilege to once again issue Community Bonuses. These Community Bonuses are presented each year as a way to show appreciation to our members and local communities.

This year's **M** Community Bonus donation total was \$20,000 and issued to local nonprofits in the Ionia, Greenville, Carson City, and Alma communities. Twenty-three (23) area organizations were recognized at this time; with the primary focus being to support local school districts and food pantries. Since the start of the Community Bonus program, **M** has donated over \$235,000.

While the Community Bonus program is regularly scheduled for December, we didn't want to wait to help this year. There are significant needs organizations have right now, and we wanted to step up to the plate and help immediately. Even in difficult times, **M** is committed to giving back to the community. We want our communities to know that **M**'s commitment to them can be counted on and is a priority. While other financial institutions are closing branches, merging, and cutting costs, **M** is doubling down on our commitment to be the premier community leader. We want everyone to know we aren't going anywhere and will always be here to help.

Timothy P. Hemenway
Timothy P. Hemenway, CEO



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M Overdraft Privilege

We've got you covered!

All checking accounts come with Standard Overdraft Privilege. Members can elect to receive Extended Coverage for extra protection.



Important Upcoming Dates

MONDAY, OCTOBER 12

All **M** Offices Closed for Columbus Day

WEDNESDAY, NOVEMBER 11

All **M** Offices Closed for Veterans Day

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