

# INTEREST & SENSE

# MICHIGAN ONE COMMUNITY CREDIT UNION

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



## Message from Your CEO ■ Count it All 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**  
11th Year of Community Bonuses  
Totaling \$236,000 awarded  
\$25,000 given in 2019  
64 nonprofits honored in 2019



## 66th Annual Meeting Announcement ■

**You are cordially invited to attend the Annual Meeting:**  
Wednesday, April 15, 2020 | 5:45 p.m. | M, 510 S. Dexter St., Ionia

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, 2020.

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

**Lon MacLachlan** joined M in 1981. Lon has served as an M volunteer since 1994. Lon is retired from the Ionia County Health Department, and when not volunteering his time generously to his community, he is golfing. Lon is also a Ferris State Bulldog.

**Michael R. Walczak** has served as an M volunteer since 2007, and has been an M member since 1996. Mike has been with Michigan Department of Corrections since 1994 and holds a Bachelor of Science in sociology from Central Michigan University (Fire Up Chips!). Mike enjoys spending time with his family and basketball. Lots of basketball.

### Credit Committee

**Kevin T. Miller** has served on our Credit Committee since 2008. Kevin has been an M member since 1992 and an employee of the Michigan Department of Corrections since 1984. Kevin is a GVSU (Laker Pride!) graduate and a lifelong Ionian and MSU fan.

### Supervisory Audit Committee

**William D. Lynch** has been an Elected Volunteer on the Supervisory Audit Committee since 2010. Bill retired from the Michigan Department of Corrections in 2012, where he served since 1987. Bill joined M in 1997. In his spare time, Bill is everything Irish.

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Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Michigan One Community CU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Credit union members get **\$200 when you switch to Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Credit union members save on **SimpliSafe**, the #1 expert pick for home security.
- » Protecting your car and home shouldn't cost an arm and a leg. Michigan One Community CU members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

Learn all about how your Michigan One Community CU membership gets you all these exclusive savings, and more at Michigan One Community CU or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

*Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.*

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i.Teller and M1.Mobile

e.Statements - e.Documents - e.Alerts - e.Sign - bill.Pay - e.Receipts **NEW!**



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**Important  
Upcoming Dates**

**MONDAY, JANUARY 20**

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

**MONDAY, FEBRUARY 17**

**M** Closed for Presidents' Day



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