

INTEREST & SENSE

Michigan One
Community Credit Union

January 2012 • www.M1ccu.org



Member-Owned, Nonprofit, Financial Cooperative

Great Grown-up Spelling Bee ■

Last year your **M** sponsored spelling bee team won the first annual Great Grown-up Spelling Bee contest, hosted by the Ionia County Literacy Council. Are we hoping for a repeat? R-E-P-E-A-T...you better believe it.

Join our team and the Ionia County Literacy Council for the second annual Great Grown-up Spelling Bee!

Tuesday, March 20
Ionia County Intermediate School
2191 Harwood Road, Ionia
Dinner at 6:00 p.m.

Spelling Bee begins at 7:00 p.m.



Dinner tickets are \$15 each or \$25 per couple. Children under 10 eat free. Tickets should be purchased in advance by sending in payment to the Ionia County Literacy Council, 307 W. Adams Street, Ionia, MI 48846. Tickets will then be mailed out or can be picked up at the dinner. Folks can also stop by the Ionia County Literacy Council to purchase tickets, but call ahead at 616-527-1360, ext. 116. All proceed benefit the Ionia County Literacy Council.

For more information, contact Gayle Thompson at 616-527-1360, ext. 116 or ionialiteracy@gmail.com.

58th Annual Meeting Announcement ■

You are cordially invited to attend the Annual Meeting:

Date: Wednesday, April 18, 2012

Time: 5:45 p.m.

Place: **M** - 510 S. Dexter St., Ionia, MI

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

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 10, 2012.

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. (See nominations on page 2.)



Why Throw Away Your Money? Save with Sprint!

Join the 1.2 million credit union members nationwide that are already saving over \$124 million on their wireless plans! **M** is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

Three Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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**financially
sound**



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valued



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Cool Communities Give

Once again your M has had a very successful year. And as a not-for-profit credit union we believe in giving back our success. It's just the way we do business. First and foremost we give back to our members by keeping loan rates as low as possible and avoiding many fees you might see at other financial institutions that have pressure to increase profits for shareholders. We also give back to your community.

For the third time since 2008, your M board of elected volunteers approved a \$20,000 community donation. We divided the money up among our communities in the Ionia and Carson City areas to support nonprofit organizations who help children and families. Several local elementary schools were given money to help families at their school who are struggling financially, as well as food pantries and other local charities.



Your M believes in sharing success with our communities, which is ultimately supporting our members. Economic times are tough for many and this is another way we can say thank you. Our success is only a reflection of the loyal support we receive from you.

With sincere thanks and happy New Year wishes,

Timothy P. Hemenway

Timothy P. Hemenway
General Manager/CEO

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

Michael A. Keast has been an M member since 1976. Mike started working for the Ionia County Intermediate School District in 1976, and is currently the Deputy Superintendent in charge of their business office. Mike has served M members as a volunteer since 1989. Mike loves to golf, but no one has told him he stands on the wrong side of the ball.

Rosemary Reams has been an M member since 1983, and has served as a M volunteer since 1996. Rosemary, a lifelong resident of Ionia County, retired from Palo Schools as Superintendent in 2005. Rosemary loves to volunteer and sleep late into the morning.

Credit Committee

Kathleen Cook, is currently substitute teaching and has worked in education through the ICISD since 2000. A CMU graduate, Kathleen is currently working on a master's degree in special education. Kathleen joined M in 1974, and served as a Volunteer Trainee since 2010.

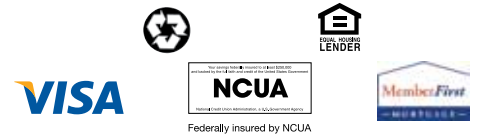
Jack Manciu, an M member since 1977, started working for Ionia Public Schools in 1976. Jack is now the Principal at Welch High School. Jack has been an M volunteer since 1996. Jack is an avid outdoorsman, and a very lucky deer hunter!

Supervisory Audit Committee

Mitch Mercer joined M in 1992. Mitch has served M members as a volunteer on the M Supervisory Audit Committee since 1997. Mitch moved to Ionia 1988, when he started teaching for Ionia Public Schools. Mitch, who is a 1984 Alma College graduate, now has a daughter attending Alma to carry on a tradition of excellence she learned from her mother.



IONIA MAIN 510 S. Dexter St. 616-527-3900 Fax: 616-527-4211	SOUTH IONIA 3081 Commerce Lane 616-527-3900 Fax: 616-527-3919	CARSON CITY 122 E. Main St. 989-584-3900 Fax: 989-584-3999
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e-mail: tellerdept@M1ccu.org

www.M1ccu.org

Be Connected!

Find Us on Facebook



Stay in touch with us through our Facebook Fan page! Just visit facebook.com and search: Michigan One Community Credit Union to become our fan. We periodically post updates on loan specials and other interesting news that is happening at M and in the communities we serve. It's a great way to stay in touch with your M!

Dormant Account Reminder

A \$10 monthly dormant account fee applies to savings and checking accounts with no member initiated activity for 24 months when the account owner is age 18 or older.

Important Upcoming Dates

Monday, January 16 – M Closed for Martin Luther King, Jr. Day

Saturday, March 10 – Ionia Expo, sponsored by M



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appreciated



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a part of something different



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