

INTEREST & SENSE

Michigan One
Community Credit Union

October 2013 • www.M1ccu.org



Member-Owned, Nonprofit, Financial Cooperative

UChoose Debit Card Rewards are Here ■

You Shop. You Earn. You Choose!

There is nothing better than earning rewards for purchases you already make. Now Your **M** is excited to announce that your new UChoose Debit Card Rewards Program will do just that!

Simply make signature transactions with your **M** Visa Debit card and you will earn one point for every \$2 you spend. PINless debits (such as Bill.Pay and online debit purchases where you do not enter your PIN) will also count towards your reward points.

So what can I earn?

Your rewards can go towards purchases of merchandise, travel, event tickets, and even gift cards.

When can I start earning?

Today! Register at www.UChooserewards.com and then you will immediately start earning points. Once you reach 1,500 points you can start redeeming.

Things to remember:

- Register first at www.UChooserewards.com.
- Always run your debit card as Credit and Sign for transactions.
- Login to www.UChooserewards.com regularly to check your point balance and see special point offers from online merchants.
- Visit www.M1ccu.org > Deposits > Debit Card Rewards for full program details.

M Greenville West Coming Soon! ■



10776 W. Carson City Road
Greenville
In Front of Wal-Mart

Your **M** is growing! The time has almost come to open the doors to your fourth **M** office, Greenville West. In November the doors to the Greenville West Office will be open! Watch for information and the specific opening date on our web site and Facebook page.

Meet Your Greenville West Office Supervisor ■



Kamey Krum-Howe will be leading your **M** Greenville West Office as office supervisor. Kamey has lived in Greenville for eight years and has been a resident of Montcalm County for most of her life. She has two daughters. Her oldest daughter graduated from Greenville High School in 2012 and her youngest will also graduate from GHS in 2014.

Kamey is on the board of Montcalm Habitat for Humanity and is the co-leader for the Greenville Community Church Women's Ministry. She holds a bachelor's degree from Ferris State University, received a general banking diploma from the American Institute of Banking and is currently pursuing her master's degree from Central Michigan University.

Kamey brings over 19 years of financial experience to Your **M**. This November, visit Kamey and the rest of your Greenville West Office team!

That's
Cool.

www.M1ccu.org

When you use your M VISA Debit and they ask for sign or PIN, remember PIN is out, and sign is in!

www.M1ccu.org

Message from the Manager: ■



**You Ranked Our Service at 97.4%
We are Working Towards 100%!**

100% SERVICE



Earlier this year we opened up an M Member Survey to allow you to communicate your feelings about the service and products Your M provides. Our goal was to get information as to how we can improve our every day service to you. We also wanted to hear from you on what new products and services you may be interested in as Your M grows.

Here's what you said:

- You are 97.4% satisfied with the high level of member service you receive
- You like to hear from Your M through direct mail and our web site
- You want employees to know you and recommend products you need
- You are interested in additional services such as financial planning, mobile bill pay and student loans

Your M works hard to make sure we are providing you the service and financial products you deserve. We thank you for your support and recognition of our service dedication!

Thank you for participating in Your M Member survey! We are using your input to make decisions and to further improve the service you receive.

Best Regards,
Timothy P. Hemenway
CEO

Special Notice and Disclosure Check Your Monthly Statement ■

Just a reminder, the Supervision/Audit Committee of M is in the process of conducting its annual verification of credit union accounts. This is done to ensure quality service and accuracy from your credit union. Please take a look at your enclosed monthly statement and if you find any discrepancies, or have any questions about anything on your statement, please contact:

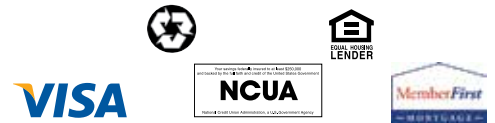
Mitch Mercer
Supervisory / Audit Committee Chairman
3256 Croel Road
Ionia, MI 48846

You can also reach Mitch by telephone at 616-902-1668. We appreciate your help and cooperation during this important annual verification.

Michigan One Community Credit Union

IONIA MAIN 510 S. Dexter St. 616-527-3900 Fax: 616-527-4211	SOUTH IONIA 3081 Commerce Lane 616-523-3900 Fax: 616-527-3919	CARSON CITY 122 E. Main St. 989-584-3900 Fax: 989-584-3999
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GREENVILLE WEST
COMING THIS NOVEMBER!
10776 W. Carson City Road



Federally insured by NCUA

e-mail: tellerdept@M1ccu.org

www.M1ccu.org

Be Connected! ■



Find Us on Facebook

www.facebook.com/m1ccu

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, November 11

M Closed for Veterans Day

Thursday, November 28

M Closed for Thanksgiving Day

Wednesday, December 25

M Closed for Christmas Day

Wednesday, January 1

M Closed for New Year's Day

That's
Cool.

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