

January 2025

MICHIGAN ONE
COMMUNITY CREDIT UNION

NEWSLETTER



New Debit Cards

This winter brighten up your spending with Michigan One's new debit cards in pink, blue, or gray - available now!

At Michigan One Community Credit Union, we're excited to introduce our newest way to personalize your wallet: M1 Instant Issue Debit Cards in vibrant pink, blue, or gray, available now!

What Are Instant Issue Debit Cards?

Instant Issue Debit Cards are printed and ready for you on the spot, so you can replace a lost card or upgrade to one of our fun new colors without waiting for it to arrive in the mail.

Benefits of M1 Instant Issue Debit Cards

- Fast and Convenient: Get your new card instantly at any M1 office.
- Stylish Choices: Choose from three standout colors—pink, blue, or gray.

Whether you need a replacement card or want to add a pop of color to your wallet, our Instant Issue Debit Cards are the perfect solution. Visit your nearest Michigan One branch today and pick one up!

Annual Meeting

April 17th, 2025 at 1:00pm
Ionia Main Office

Volunteers up for Re-election

Mallory Bowerman

was born and raised in Ionia and has been an M1 member since childhood. Mallory has her Bachelor of Science Degree in Nuclear Medicine from Ferris State University and has worked for Bronson Medical Group since 2009. Mallory has been an M1 volunteer since 2019 and on the M1 Board of Directors since 2021.

Ally Cook

is a 6th generation Ionian and 2004 graduate of Ionia Public Schools. Ally attended Central Michigan University and earned a Masters in Spanish and Literature, and special education K-12. Ally has also been an active participant and volunteer in Ionia over the years, serving on numerous boards and starting the nonprofit, Ionia Cultural Guild. Ally joined M1's Supervisory Committee in August of 2024.

Denise Peabody

is a lifelong Ionia area resident and has been an M1 member since 1967. Denise has been an M1 Volunteer on the Credit Committee 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.

Greta Sibert

is an Ionia native, an Ionia High School graduate, and a loyal M1 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 now works for Michigan's Department of State Aide in Grand Rapids. Greta has volunteered on the M1 Credit Committee since 2021.

Abby Stalker

is an Ionia Public Schools Grad and native Ionian. Abby started as a Volunteer Trainee in January 2023, and she officially joined the M1 Board of Directors in May of 2024. Abby is the Talent Solutions Manager for West Michigan Works. She is also very active in the Ionia community serving on many public boards and committees.

Roger VanderMolen

is a retired Lieutenant from the Ionia County Sheriff's Office (ICSO) and is a member of the M1 Board of Directors. Roger joined both the ICSO and M1 in 1979. Roger has a Bachelor of Science from Ferris State University. Roger loves to travel and enjoys golfing.

Community Matters

Commitment to Helping our Communities Thrive

At Michigan One Community Credit Union our dedication to strengthening the communities we serve continues to shine. This year we proudly pledged \$50 per touchdown scored by varsity football teams in Ionia, Alma, Greenville, and Carson City-Crystal High Schools, resulting in a donation of \$2,250.

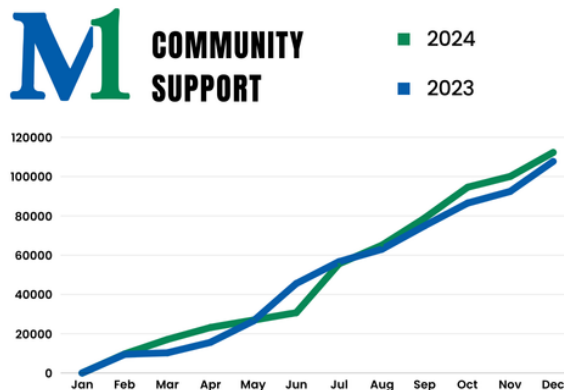
Since 2008, our Community Bonus Program has embodied our commitment to giving back. By supporting local charities, non-profits, and schools, we've expanded our reach to middle and high schools, in addition to elementary programs. Michigan One donated \$27,500 for our Community Bonus, bringing our cumulative total since 2008 to an impressive \$353,450.

In 2024, Michigan One donated over \$115,000 through monetary contributions, sponsorships, and in-kind gifts. None of this would be possible without our members' support and the dedication of the organizations we proudly partner with.

Our employees also play a vital role in this mission, volunteering a remarkable 1,200+ hours of service—that's over 48 days of giving back! From coaching youth sports to playing music at church, to hosting events like Trunk or Treat and the Eggcellent Adventure Easter Egg Hunt, our team goes above and beyond.

One standout moment of 2024 was MI's Gives Back Day. Every Columbus Day our credit union closes its doors to focus on service projects. This year, we returned to the Ionia Fairgrounds to clean building exteriors and construct a beautiful landscaped brick flower box.

Through these efforts we continue to uphold our commitment to creating thriving, vibrant communities. Together we make a difference!



Michigan One surpasses 2023 community support total!



MI employees doing some landscaping at the Ionia Fairgrounds

BUT WAIT, THERE'S MORE!

MUP Save Smarter

Your Purchase	RoundUp	Transferred to Savings
\$5.43	\$6.00	\$0.57
\$11.11	\$12.00	\$0.89
\$45.50	\$46.00	\$0.50
\$120.37	\$121.00	\$0.63
Actual Cost \$182.41	Spent w/ RoundUp \$185.00	Daily Savings \$2.59
Monthly Savings \$77.70	Annual Savings \$932.40	


Don't wait to RoundUp!
Contact Michigan One today!

4 WAYS TO IMPROVE YOUR SCORE!


DREAM BIG. SCORE HIGH.




PAY OFF YOUR BALANCES IN A TIMELY MANNER



LIMIT OPENING NEW ACCOUNTS



LOW SPENDING BALANCE (UNDER 30%)



BUILD CREDIT PORTFOLIO WITH MIX ACCOUNTS