

# INTEREST & SENSE

# MICHIGAN ONE COMMUNITY CREDIT UNION

Your Member-Owned, Nonprofit Credit Union

## M's New Products Feature

The world of finance never stands still, and neither do we. M is proud to introduce three remarkable products that promise to simplify your financial life, empower your financial well-being, and bring you even closer to the heart of your credit union.

### 1. Zelle®

In our ever-evolving digital landscape, sending money securely and conveniently is a priority. With Zelle®, we are excited to offer you a seamless way to send and receive money directly from your M account to friends, family, or anyone you trust, all within the comfort of our trusted banking ecosystem. Say goodbye to the hassle of checks and wires; Zelle® is here to make transactions faster, safer, and easier than ever before.

### 2. Credit Sense powered by SavvyMoney

We understand the importance of keeping a watchful eye on your credit health. That's why we've partnered with SavvyMoney to bring you Credit Sense, a powerful tool that provides insights into your credit score and financial well-being. Monitor your credit profile, receive personalized tips, and stay informed about opportunities to save money – all in one place. Empower yourself with the knowledge to achieve your financial goals.

### 3. M Live.Chat

At M, we value the personal touch in our member interactions. That's why we're introducing M Live.Chat – a revolutionary feature that brings you closer to our dedicated team. No more overseas call centers or automated responses. With M Live.Chat, you can now have real-time, direct conversations with our knowledgeable M employees right from the comfort of your home. Get your questions answered and your concerns addressed promptly, all with the assurance that you're connecting with the heartbeat of M.

These exciting additions to our suite of services are just the beginning of our commitment to providing you with the best in banking innovation. As we embrace this season of change, we invite you to explore these new products and embark on a journey of financial empowerment and convenience with M.

Stay tuned as we dive deeper into these incredible offerings, sharing tips, insights, and success stories from our members who have already benefited from these enhancements. At M, we're not just your credit union; we're your partner on the path to financial success.

Thank you for choosing M as your trusted financial partner.  
**Together, we'll create a brighter financial future for all.**

Warm regards,

Hailie Patterson  
Chief Executive Officer, M Community Credit Union



## Holiday Skip-a-Payment with M

**A Holiday Skip-a-Payment has been reserved for you!**

M's wildly popular holiday Skip-a-Payment offer is coming soon!

Watch your mailbox in late October.



# zelle

THIS IS HOW MONEY MOVES®

We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.

**Easily start today using just your email address or U.S. mobile number:**

- **Enroll or log in to Bill Pay**
- **Select "Send Money With Zelle®"**
- **Accept Terms and Conditions**
- **Select your U.S. mobile number or email address and deposit account**

That's it! You're ready to start sending and receiving money with Zelle®.

# Check Your Balance on M1 Mobile.

View your balance from the login screen. No password. No waiting.

# Anyone can join M1

A spot is reserved for you!



## MICHIGAN ONE COMMUNITY CREDIT UNION

### OUR DEPOSIT RATES ARE OUT OF THIS WORLD

(616) 527-3900  [www.m1ccu.org](http://www.m1ccu.org)

Your savings vehicles insured to at least \$250,000 and backed by the FDIC and each of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency



## CREDIT SENSE & M1



**Introducing!**  
**Credit Score. And More.**

Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

### Benefits of Credit Score

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!



It is easy to get started.


You will log into mobile or online banking to use this FREE service and enroll.

## M1 Live.Chat:



Hey M1 Members, this is your new M1 Live.Chat feature! 

10:45 AM

Is this new "contact us" feature live now? 


10:46 AM

Yes! It is a feature available in your M1 i.Teller. Chat is available during regular business hours. 


10:47 AM

Am I chatting with a bot? 

10:48 AM

You will always chat with a live M1 agent, no bots allowed at M1 

10:49 AM

Thank you! I'll log into i.Teller today and try it out! 

10:50 AM


It's just that easy with the new M1 Live.Chat feature! 

When you message M1 you will NEVER have a bot responding! You will always be communicating with an M1 service rep, working in an office.

What are you waiting for? Try M1 Live.Chat today!

10:45 AM

Type message 

Type message 

You can now have real-time, direct conversations with our knowledgeable M1 employees right from the comfort of your home.

## Important Dates M1 will be Closed

**Monday, OCTOBER 9** - All M1 Offices Closed for Columbus Day

**Saturday, NOVEMBER 11** - All M1 Offices Closed for Veterans Day

**Thursday, NOVEMBER 23** - All M1 Offices Closed for Thanksgiving Day

**Monday, DECEMBER 25** - All M1 Offices Closed for Christmas Day

**Tuesday, DECEMBER 26** - All M1 Offices Closed in observance of Christmas Eve

**Monday, JANUARY 1, 2024** - All M1 Offices Closed for New Year's Day

**Tuesday, JANUARY 2, 2024** - All M1 Offices Closed in observance of New Year's Eve

# Anyone can join M1

