

Q3 Newsletter



Tap to Pay Is Coming to Your Debit Card

Contactless payments are on the way for M1 debit cards! Once available, you can stop by any branch for an instant-issue card with tap-to-pay built in. Contactless payments allow you to hold your card near the reader for a secure, fast checkout (no more swiping or inserting). Prefer to wait? No action needed—your card will automatically be replaced with a contactless one when it's nearing expiration.

Stay tuned for more information on tap to pay rollout.

The kids are alright

A secure way to invest in your child's future. Our Minor CD Special locks in a 5.00% dividend rate (5.12% APY) over a 60-month term, opening with as little as \$100 and growing up to \$5,000. Rate effective July 8, 2026, and subject to change without notice.

Not ready for a CD yet? We've got checking and savings accounts built for young savers too, so the whole family can start banking with M1 from day one.

Federally insured by NCUA.



It's Fair Time

We're all gearing up for the Ionia Free Fair, **July 16 through 25**. It's one of our favorite times of year to show up for the community, and this year that means more than a booth in the Marketplace.

We funded construction of the E!Park pavilion, a \$130,000 commitment and one of our proudest community investments. E!Park runs the full 10-day fair, all the way through the final night.