



CommonInterest

Michigan Schools & Government Credit Union Quarterly Newsletter



We're celebrating you on Member Appreciation Day.

MSGCU is grateful for each of our members and we're honored to serve you throughout the year. Please join us during our annual Member Appreciation Day on October 19 as we thank you and recognize International Credit Union Day. Stop by any of our 19 branches for conversation, refreshments, and a small gift while supplies last. This year's gift is a free security stamp roller that can be used to cover personal information on account statements or other confidential materials. Sensitive documents that are thrown in the trash could be discovered by criminals and used for fraud and identity theft. If you can't attend our upcoming Shred Day to securely dispose of your documents, using this stamp to hide account numbers and other sensitive data can help protect you from fraud.

We look forward to seeing you on Member Appreciation Day and expressing our gratitude for the trust you place in us every day.

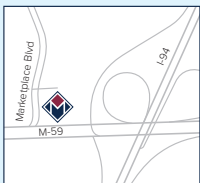
Shred Day

As part of our appreciation activities, we're helping you protect your identity during our annual Shred Day on October 21. Let MSGCU shred and safely dispose of your confidential documents to help keep your information secure.

Shred Day details:

- **Date:** Saturday, October 21
- **Time:** 9 a.m. – 1 p.m.
- **What to bring:** up to five bags or boxes of sensitive documents for shredding.
- **Learn more:** see additional ways to prevent identity theft in our latest blog post at msgcu.org/preventidtheft.

Safely shred your secure documents on Saturday, October 21, from 9 a.m. to 1 p.m. at any of these sites:



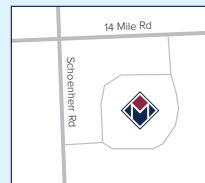
Chesterfield Township
Hall Rd. and I-94
45120 Marketplace Blvd.



Saline
Michigan Ave., east of State St.
6983 E. Michigan Ave.



Troy
Crooks, south of Long Lake
4555 Investment Dr.



Warren
14 Mile and Schoenherr
13602 E. 14 Mile Rd.

Adding value.

At MSGCU, we are committed to helping you achieve financial success and we're always focused on discovering ways we can add value for you, our members. One way we achieve this is by helping you keep more of your hard-earned money in your pocket by keeping fees low and offering market-leading rates. While prices may feel like they are going up all around us, we have had six consecutive years without increasing fees. Also, you may remember that last year we reduced and even eliminated some fees for members with direct deposit. As an added bonus, members can also take advantage of special Courtesy Pay fee reductions, and all MSGCU members now receive payroll direct deposits up to two days early. If you don't currently have your direct deposit with us, we encourage you to sign up so you will have access to these additional perks of membership.



Another way we seek to provide value is by sharing tips on ways to keep your confidential information protected. While we put many different security measures in place, you also play an important role in safeguarding your personal data and ensuring your information isn't shared with a scammer. The security experts at MSGCU have developed many educational resources to help you recognize scams and keep your information from getting in the wrong hands. We also encourage you to gather your confidential documents and bring them to our annual Shred Day taking place on October 21 to have them safely destroyed.

As we look ahead to Member Appreciation Day and Thanksgiving, we want to express how thankful we are to serve you and champion your financial success. We look forward to celebrating you, our members, at the member appreciation activities planned this month.

Steve Brewer
President/CEO

A stylized, handwritten signature in black ink, appearing to read 'S. Brewer', positioned to the right of the name and title.



We need your help to give \$45,000 to local educators.

MSGCU is dedicated to helping teachers and students be successful in the classroom. That's why every year we are proud to offer \$45,000 in Classroom Cash Grants to educators who are working hard to enhance their students' learning experience in creative ways. Teachers have submitted their innovative classroom project ideas, and now we need your help with determining the grant winners.

From October 12 – 22, you can vote up to five times per day for the projects you think are most deserving of a grant. Your participation will bring engaging projects to life in the classroom and help make a positive impact in the lives of students and teachers.

 Vote at classroomcash.org.

Easier payments with an enhanced QuickPay experience.

We are excited to soon offer an improved way to pay your MSGCU loan, credit card, or mortgage when using non-MSGCU funds. MSGCU's QuickPay will be integrated within Online Banking and the MSGCU Mobile App. All your loan details will seamlessly connect, and you'll benefit from an improved end-to-end experience when paying your loan. Existing QuickPay users will receive more information soon.

Get up to \$200[†] with a new checking account, and we'll donate \$50 on your behalf.

As your financial champion, we are always looking for ways to give back to our members and the communities we serve. Earn bonuses and make a difference in your community when you open a Regular or Fresh Start Checking account with an initial deposit of \$25 or more by October 31.



Earn up to \$200 for completing these steps within 60 days of account opening:

Earn \$100: Set up a recurring \$250 direct deposit within 60 days of opening your account.

Earn \$100: Complete 10 debit card transactions of \$10+.



\$50 community donation

When you set up a recurring \$250 direct deposit, we'll give back on your behalf. The total donation dollars will be evenly provided to these community organizations:

- American Lung Association in Michigan
- Blessings in a Backpack
- Michigan Concerns of Police Survivors (MI-COPS)

Visit msgcu.org/checkingoffer to learn more and open an account.

[†]Available for Regular and Fresh Start checking accounts opened before 10/31/2023; limited to one incentive per member. An incentive of up to \$200 will be paid when the member completes the following criteria 1) Members can earn \$100 when they qualify for and open a checking account and make an initial deposit of \$25 or more, and a recurring direct deposit of \$250 within 60 days. A one-time \$50 donation will be made on the member's behalf on or before March 31, 2024, divided evenly to select community organizations. MSGCU will make this donation directly, at no cost or tax benefit to members. Consult a tax advisor with questions. There is no substitute for this donation, and members cannot opt to receive it directly. 2) Members can earn an additional \$100 when they conduct 10 PIN or signature debit card transactions (does not include ATM) of \$10 or more. Bonus will be paid 61 days after account opening date. Members must not currently have a checking account or have closed a Regular Checking account as of 5/1/2023 or later. Contact a Member Service Representative for more details.

Be aware of scams and guard your information.

Protecting your account and personal information is more important than ever as criminals work hard to steal your identity and money. Remember, MSGCU will never ask for your account credentials such as your account passwords or one-time PIN. If you receive suspicious calls, texts, or emails, contact us immediately at (866) 674-2848 so we can help.

Visit msgcu.org/protectyourself for more safety tips.



Ann Arbor




Rochester Hills



Shelby Township

Growing our branch network to better serve you.


We're getting three new branch offices ready to serve our members, located in Ann Arbor, Rochester Hills, and Shelby Township. That's in addition to the 19 branch offices open for member service, including our newly opened location in Canton.

 Get updates on all three branch offices at msgcu.org/newbranches.

Grow your money with our new promotional CD.

MSGCU is offering **5.40% APY*** on our 11-month new money CD. Open your CD today and start planning for a future goal or purchase this time next year. Here's how to take advantage of the offer:

1. Visit your MSGCU branch.
2. Bring \$500 or more in new money (cash, check, or wire transfer from another financial institution).
3. We'll quickly open the CD for you and share how much your savings will grow in 11 months.

 Learn more at msgcu.org/cd.

*APY = Annual Percentage Yield. APY is accurate as of 9/15/2023. Minimum balance to open the CD account and earn the advertised APY is \$500 in new money. The 11-month promotional CD is offered as of 9/6/2023 for new money only (funds that are not currently on deposit at MSGCU). Funds will be considered new if: the funds came to MSGCU via cash, check, or wire transfer and the CD is opened within five days of receiving the funds or if the funds came from an IRA transfer that was deposited into the IRA share and the CD opened within five days. Minimum of \$10,000 of new money must be deposited to the CD using cash or check before existing MSGCU funds can be added. Offer renews to a 12-month term Certificate of Deposit. There will be a 90-day interest penalty on early withdrawal. You have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Promotional CD is not eligible for a rate bump.



**11-MONTH
PROMOTIONAL CD RATE**
as of Sept. 15, 2023

5.40% ^{APY*}

Introduce new members to MSGCU and you both earn rewards.

We'd be honored to serve as the financial champion of your friends and family. Refer them to MSGCU through our online referral program and earn up to \$1,500* per year. Now is a great time to share MSGCU since we are also offering a \$200+ bonus for opening a new checking account by October 31. Visit msgcu.org/checkingoffer for complete details.

 Learn how to make a referral and earn rewards at msgcu.org/referral.

*You must be a legal resident of the United States of America, at least 16 years old, and a member of MSGCU to participate in the Program. Referrals made to existing members of MSGCU are invalid. By making a valid referral that is completed by a Friend in accordance with the Program Terms, you and the Friend will each receive a cash reward as follows: \$5 for a new MSGCU membership which is established by the Friend and remains in good standing for a period of at least 60 days; \$25 for an approved and funded Auto, RV, Boat or Power Sport loan of \$5,000 or more applied for by the Friend within 10 days of membership open date; \$25 for a new MSGCU VISA credit card which the Friend must apply for within 10 days of membership open date and be approved for within 30 days of application date; \$100 for an approved and funded mortgage loan applied for by the Friend and funded within 180 days of membership open date; \$25 for a new checking account opened by the Friend and funded with \$25 or more within 10 days of membership open date. The Friend will receive an additional \$25 reward if they make 10 debit card transactions of \$10 or more via the new checking account within 60 days, or they receive a direct deposit of \$100 or more into the account within 60 days. Only one reward per reward type is available, for each Friend referred, subject to a maximum of \$1,500 in cash rewards per calendar year. Rewards will be automatically deposited into your oldest existing MSGCU primary share account two business days following confirmation by MSGCU that the referral has been made in full compliance with the Program Terms. Reward cash payments are considered interest and annual payments totaling \$600 and above will be reported on IRS Form 1099-MISC, to federal, state, and local tax authorities, if required by applicable law. You are responsible for any taxes due. For full terms and conditions, visit <https://www.msgcu.org/disclosures-and-fees>.

Board of Directors election notice.

Any MSGCU member interested in running for the Board of Directors for the term beginning in 2024 must submit a letter of interest to the Nominating Committee by November 3, 2023. Please send letters to: MSGCU, c/o President/CEO's Office, 40400 Garfield Road, Clinton Township, MI 48038.

Holiday closings

Columbus Day
Monday, October 9

Veterans Day
Saturday, November 11

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

Anyone in
Michigan
can bank
with us.

Visit a branch

Find your nearest branch
or make an appointment at
msgcu.org/locations

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Find us online

It's easy to keep in touch.
Visit msgcu.org/contact-us

Live Chat: msgcu.org/chat
Mon–Fri: 8 AM–8 PM
Sat: 9 AM–1 PM



Call or text

Phone: **(586) 263-8800**
Toll Free or Text: **(866) 674-2848**

Mon–Wed: 8 AM–5 PM
Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM



Insured by NCUA