



Products, services, and resources so you can start setting it right.

When you switch to Michigan Schools and Government Credit Union, you're setting it right for you and your family.

- ◆ Savings Accounts
- ◆ Certificates of Deposit
- ◆ Internet Account Access
- ◆ Online Bill Pay
- ◆ E-Statements
- ◆ Checking Accounts
- ◆ ATM/Debit Cards
- ◆ 24-Hour ATMs
- ◆ Mobile and Text Banking
- ◆ Direct Deposit and Payroll Deduction
- ◆ VISA Credit Cards
- ◆ Auto, Boat, and RV Loans
- ◆ Mortgages
- ◆ Home Equity Loans
- ◆ Safe Deposit Boxes
- ◆ Individual Retirement Accounts
- ◆ Financial Planning
- ◆ Insurance
- ◆ Educational Seminars
- ◆ Award-Winning Youth Programs
- ◆ Business Account Services

To find out more information on any of our products or services, please visit us online at msgcu.org or call us at 586.263.8800 or 1.866.MSGCU4U, option 6.

Locations & Hours

Main Office
40400 Garfield Road • Clinton Township, MI 48038

Chesterfield Office
34700 23 Mile Road • Chesterfield, MI 48047

Hall Road Office
45120 Market Place Boulevard • Chesterfield, MI 48051

Hayes Road Office
48945 Hayes Road • Shelby Township, MI 48315

Madison Heights Office
480 W. 12 Mile Road • Madison Heights, MI 48071

St. Clair Shores Office
24515 Little Mack Avenue • St. Clair Shores, MI 48080

Shelby Township Office
8770 23 Mile Road • Shelby Township, MI 48316

Sterling Heights Office
2356 Metropolitan Parkway • Sterling Heights, MI 48310

Troy Office
4555 Investment Drive • Troy, MI 48098

Warren Office
13602 E. 14 Mile Road • Warren, MI 48088

Lobby, Call Center, and Drive-Thru Hours
Mon | Tue | Wed: 9 a.m. – 5 p.m.
Thursday: 9 a.m. – 6 p.m.
Friday: 9 a.m. – 7 p.m.
Saturday: 9 a.m. – 1 p.m.*
Sunday: Closed

**Chesterfield, Hayes Road, Troy, and Warren lobbies plus Call Center open. All other locations have only drive-thrus open.*

Beginning in spring 2012, all branch lobbies will be open on Saturdays in addition to drive-thrus.

586.263.8800 | 1.866.MSGCU4U

msgcu.org



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Make the switch

A step-by-step guide to setting it right.

Setting it right with...

MICHIGAN
SCHOOLS & GOVERNMENT
CREDIT UNION



Make the switch!

Follow these five steps, and you will be on your way to stress-free checking with Michigan Schools and Government Credit Union (MSGCU).

Step 1 OPEN CHECKING ACCOUNT

- ◆ Open your new MSGCU checking account at any office location.
- ◆ If you do not already have a savings account, a \$5 deposit is required. This deposit represents your share in the Credit Union and allows you to access a wide range of financial services.

Step 2 SWITCH DIRECT DEPOSIT

- ◆ Fill out a *Direct Deposit Switch Form*. A sample form can be found at msgcu.org under *Make the Switch* (your employer may require another form).
- ◆ Contact the company or institution that handles your automatic deposits, such as your employer, the company handling your retirement or pension payments, or the Social Security Administration.

Note: It may take more than one payroll cycle for the first deposit to arrive at MSGCU.

Step 3 CHANGE AUTOMATIC WITHDRAWALS (DEBITS)

- ◆ Fill out an *Automatic Withdrawals (Debits) Change Form* for each instance. A sample form can be found at msgcu.org under *Make the Switch*.
- ◆ Contact each business that makes automatic withdrawals from your account.

Note: Businesses may require more than one payment cycle to make this change.

Step 4 CLOSE FORMER ACCOUNT

- ◆ Fill out an *Account Closed Request Form*, and mail it to your former financial institution (after all outstanding transactions have cleared). A sample of this form can be found at msgcu.org under *Make the Switch*.
- ◆ Make sure that you leave enough money in your former account to cover any outstanding transactions.
- ◆ Check with your former financial institution to ensure no other forms or fees are required.

Step 5 CONVERT BILL PAYMENT

- ◆ Sign up for free Internet Account Access by simply logging into msgcu.org and clicking on the *Account Access* button.
- ◆ Select the Bill Pay option, and under Payee Management, select Add a New Payee. Enter all of the Payees you wish to pay using our free Bill Pay service.
- ◆ For further instructions on scheduling payments and paying bills, see the demo on the msgcu.org *Account Access* page.

Please visit msgcu.org for printable *Make the Switch* sample forms.

If you have additional questions about making the switch, contact us at 586.263.8800 or 1.866.MSGCU4U, option 6.



Automatic Withdrawals (Debits) Checklist

Update payment arrangements for:

- ◆ Mortgage Company
- ◆ Auto Loan(s)
- ◆ Credit Card(s)
- ◆ Gas/Electric Company
- ◆ Water Bill
- ◆ Cable/Satellite
- ◆ Telephone/Cell Phone
- ◆ Internet
- ◆ Car or Homeowners Insurance
- ◆ Health Insurance
- ◆ Life Insurance
- ◆ Health Club Dues
- ◆ Movie/Magazine Subscriptions
- ◆ Other (refer to your financial statements)

It may take more than one payment cycle for changes to become effective. A voided check may be required.

