

Setting it  
right.

# Common Interest

December | 2012

MICHIGAN



SCHOOLS & GOVERNMENT  
CREDIT UNION

www.msgcu.org

## Online Banking News & Notes

Technology is advancing at a rapid rate, and sometimes, it's hard to keep up with all of the changes! Here at Michigan Schools and Government Credit Union, we are dedicated to educating our members on the latest news and advice in digital banking so they can continue to set their finances right. Before you log on to check your account or buy a holiday gift online, take a few minutes to brush up on this valuable information.

### Reminder about Joint Account Access

MSGCU is pleased to be able to offer members convenient access to account information and funds via electronic access, including Online Banking, Mobile Banking, ATM, and Debit Cards. We also want to ensure that all owners on an account share the same benefit of access to these services and new technology as it is implemented. For this reason, MSGCU wants

to remind members that the Credit Union maintains a practice of allowing anyone who shares Online Banking with you to have access to all of your subaccounts.

If you have any questions about this policy, you may call 586.263.8800 to speak with a Member Service Representative.

### Quick Tips for Online Shopping

- Don't assume public Wi-Fi "hot spots" are secure. You might not want to send credit card information across a network anyone can access, and unless you know security channels are in place, you'd be safest using a private network.
- To make sure your transaction is secure, look for https:// or a green lock logo in the URL.
- Be cautious of deals that sound too good to pass up.
- See if the company has a report with the Better Business Bureau or do a web search for customer feedback.
- After the purchase, keep an eye on your statements to make sure that the correct amount was withdrawn from your account.

For more information on keeping your accounts safe, visit our Security Center at [msgcu.org](http://msgcu.org). While you're there, check out our new Financial Resource Center, which is full of useful information to guide you on the right path to financial success. To learn more about this exciting new feature, read the article on the right!



## Learn more about our Financial Resource Center!

Have you visited the new Financial Resource Center on our [msgcu.org](http://msgcu.org) website yet? Whether you are budgeting for holiday shopping, in the market for a new car, sending your high school senior off to college, or simply looking for ways to save money on groceries, the Financial Resource Center is full of articles, links, and advice on how to set your finances right for yourself and your loved ones.

The content is constantly being updated, so there's always something new to learn!

Click around to learn more about a variety of topics, including:

- Auto Buying
- Career Planning
- Consumer Resources
- Financial Planning
- House and Home
- Insurance
- Loan and Credit Management
- Savings and Investments
- Shopping
- Small Business Services
- Tax Planning
- Travel

## MSGCU Gift Cards Make a Perfect Present!

This holiday, give your friends and family a VISA gift card! That way, they can purchase whatever they want, wherever VISA is accepted, at millions of stores worldwide, online or by phone.

You can purchase your VISA gift cards at any MSGCU office or online at [msgcu.org](http://msgcu.org).

\*Gift cards incur a \$5 processing fee if purchased at any MSGCU office. When purchasing gift cards online, cards valued from \$25 - \$249 incur a \$5.95 processing fee, and cards valued from \$250 - \$500 incur a \$7.95 processing fee.



## Upcoming Events

### College and Financial Aid Seminar

**Thursday, Dec. 13, 6 p.m.**  
Main Office Community Room  
This seminar will be presented by Douglas Levy, Director of Financial Aid at Macomb Community College. He will cover common questions relating to financial aid for college, including the types and sources of aid, the basis for determining financial need, the financial aid application process, information about student loans, and cautions on scholarship scams.

**All seminars are free to the public. Registration is required. Please call 586.263.8800 or 1.866.MSGCU4U, option 0, or e-mail seminars@msgcu.org.**

### Closed in Observance of Christmas Holiday\*

**Monday-Tuesday, Dec. 24-25**

All Branches

\*Online Banking, Bill Pay, and ATMs are available 24 hours a day.

### Closed in Observance of New Year's Holiday\*

**Monday-Tuesday, Dec. 31-Jan. 1**

All Branches

\*Online Banking, Bill Pay, and ATMs are available 24 hours a day.

**Know an educator that has had an impact on you or your child's life? Let MSGCU and CBS Radio help you Salute a Teacher!**

**To learn more and nominate someone, visit [msgcu.org/teacher](http://msgcu.org/teacher).**

## Set Your Finances Right in 2013 with MSGCU

Whether you're looking to take the first steps to get out of debt, buy your first home, get behind the wheel of a new car, or go on the vacation you've always dreamed of, there are a variety of financial resolutions to be made in 2013.

Here at MSGCU, we care about the financial well-being of you and your loved ones, and we offer a variety of services to help you every step of the way toward setting it right.

Take advantage of the services available to our members, including:

- FREE Financial Counseling
- FREE Mortgage Consultation
- Personal Loans
- Auto Loans
- Credit Cards
- FREE Debt Consultation
- Stress-Free Checking
- FREE Online Bill Pay and Online Banking

Start setting it right.



- FREE Mobile and Text Banking
- Grants and Loans for Teachers
- Loans for Government Workers
- Scholarships for High School Students and Adults
- Investment Services
- Youth Savings Programs
- Business Services
- Life Insurance

To learn more about the services and perks offered to MSGCU members, visit [msgcu.org](http://msgcu.org), stop by any of our 11 branches, or call **586.263.8800**.



### MSGCU OFFICE LOCATIONS

#### 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

#### Royal Oak Office

31805 Woodward Avenue  
Royal Oak, MI 48073

#### Shelby Township Office

8770 23 Mile Road  
Shelby Township, MI 48316

#### St. Clair Shores Office

24515 Little Mack Avenue  
St. Clair Shores, MI 48080

#### 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

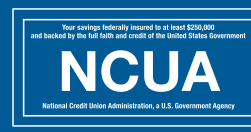
**All branch lobbies, drive-thrus and our Call Center are open...**

M - W: 9:00 a.m. - 5:00 p.m.  
Th: 9:00 a.m. - 6:00 p.m.  
Fri: 9:00 a.m. - 7:00 p.m.  
Sat: 9:00 a.m. - 1:00 p.m.

Phone: 586.263.8800  
Toll Free: 1.866.MSGCU4U  
Website: [www.msgcu.org](http://www.msgcu.org)



Find surcharge-free access to more than 30,000 ATMs nationwide through the CO-OP Network, including ATMs in 5,500 7-Eleven and Costco stores; and ATMs in Bahrain, Canada, Greece, Guam, Italy, Japan, Puerto Rico, and Spain. Visit [msgcu.org](http://msgcu.org), and click on "Locations & ATMs" to search for a surcharge-free ATM nearest you.



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