

There's cash in your vehicle



Introducing our CashDrive program | Many MSGCU members actually have significant equity in their cars, boats, trucks, and RVs. What they don't always know is that this equity can be used to help them save money and address other financial needs.

That's why we're excited to introduce our fall CashDrive program. CashDrive can help members lower payments, consolidate debt, and finance important purchases. And, when you refinance \$5,000 or more from another financial institution, you will get an extra \$100!*

For more information or to apply, visit msgcu.org/cashdrive, stop by any branch or call 1.866.MSGCU4U.

*See page 2 for details.

Here are just a few reasons to refinance

- Purchase appliances and furniture
- Cover tuition costs
- Lower monthly payments
- Make improvements or repairs to your home
- Consolidate debt



Member Appreciation Day — celebrating you

Michigan Schools and Government Credit Union wouldn't be where it is today without your membership. So, let us thank you. Join us on Thursday, October 16, for Member Appreciation Day. Stay tuned to msgcu.org for more information.

MSGCU Continues to Add Value for Members

MSGCU is pleased to announce that we will not be increasing any fees for members in 2015. All fees for personal and business accounts will remain at the current rates. We greatly value your membership. If you have any questions, please call us at 586.263.8800.



Before you know it, the holiday season will be here—and we will be gearing up to celebrate our 60th anniversary. We have some exciting ways to celebrate within the communities we serve. Watch for more information in your January statement and at msgcu.org.

Letter from the President/CEO

Notice of Election

Any Credit Union member interested in running for our Board of Directors (for terms beginning in 2015) must submit a letter of interest to the Nominating Committee no later than November 7, 2014.

Send letters to:
Michigan Schools
and Government Credit
Union

c/o President's Office
40400 Garfield Road
Clinton Township, MI
48038

CASH DRIVE DETAILS
Minimum \$5,000 financed for new money or \$5,000 additional financed equity for existing direct MSGCU loans. Excludes dealer transactions and refinances of certain MSGCU loans. Limited time offer. Some restrictions apply. See Member Service Representative for details. Loans subject to credit qualifications and approval. The \$100 incentive (cash payment) is considered income and may be reported on IRS Form 1099-MISC to federal, state, and local tax authorities, if required by applicable law, and the member is responsible for any taxes due.

Fall brings new beginnings, with students heading back to school to start a new year of learning.

Here at Michigan Schools and Government Credit Union, we want to make sure every student has what they need to be successful in school. Thanks to the generosity of our members, we were able to collect more than 300 school supply items and nearly \$300 to purchase additional supplies for children in need across Macomb and Oakland Counties. (We know how special that “new box of crayons” feeling can be!)

Educators also spend time looking for new and innovative ways for their students to learn, and we are pleased to once again offer the Classroom Cash Grant program. For several years, we have given back to our educational community through our Classroom Cash Grant program. Educators have submitted their proposals and grant dollars are awarded based upon voting results. Even if you are not an educator, we encourage you to cast your vote. Visit classroomcash.org to review the entries and vote for your favorite. With your help, we will award 60 grants to assist educators and enhance the learning experiences of our youth.

Fall also brings the opportunity for members to review and improve their finances.

We are launching a CashDrive program, where members can refinance the equity they have in their vehicles, RVs and boats. Members tell us that they have used this unique offer in the past to lower their monthly payments, consolidate debt, or take cash and use it for things that improve their lives.

Finally, we understand that many Metro Detroit residents are still recovering from the recent floods. To help the community restore and rebuild, we are offering members a Flood Restoration Loan. See the article on page three for more information.

We appreciate your membership and look forward to serving you in 2015.

Yours truly,

Peter D. Gates
President/CEO

Classroom Cash: Vote Now!



MSGCU was founded by educators, and we are committed to helping them succeed in the classroom. That's why, every year, we offer Classroom Cash Grants to teachers who are working to enhance their students' learning experiences.

You can help us make a teacher's dream become reality. Visit classroomcash.org from October 7–21 to vote for your favorite projects. You can vote once per day. The teachers with the most votes will win up to \$750 to fund their innovative programs. Winners will be announced October 24.

Get out the vote at classroomcash.org.

“Anybody that is in public education is spending their own money to do projects for their kids because we care a great deal about our students. It is why we do what we do. Having a program like [Classroom Cash] takes less money out of your own pocket to fund projects to make your classroom more inviting and your students more engaged. This is the perfect program for that.”

Tom T., Music Teacher

Serving our community...

As we approach the upcoming holiday season, we will be collecting donations for the following causes:

Operation Care Package | Oct. 1-31

Monetary donations will be collected to send care packages to our service men and women overseas. Packages are sent to soldiers in the greatest need and can contain hygiene items, local foods and clothing.

Toys for Tots | Nov. 17-Dec. 13

This charity collects and distributes new, unwrapped toys for less fortunate children during the holiday season. To help this cause, we will be collecting new toy and monetary donations at all of our branches.

Even when disaster strikes

While the great flood of August 2014 has passed, thousands of Southeast Michigan residents are still recovering from the damage. Michigan Schools and Government Credit Union is here to help.

We are offering a Flood Restoration Loan to help you and your family restore your property or replace household items.

- Easy to apply
- Usually same day approval and funding
- Extremely low rates
- Offered for a limited time

For more information, call 586.263.8800 or visit msgcu.org.



Financial security to last a lifetime

MSGCU is a proud sponsor of Reinventing Mi Retirement, a statewide initiative to increase financial knowledge among those thinking about retirement or who have already retired. MSGCU will be onsite to answer any financial questions at the Troy event on Monday, Oct. 20, from 8:30 a.m.-2 p.m. at the MSU Management Education Center. To register, visit michigan.gov/reinventretirement.

MSU Management Education Center
811 W. Square Lake
Troy, MI 48098
Monday, Oct. 20 — 8:30 a.m.-2:00 p.m.

Get more from your social security

Social Security continues to play a critical role in retirement strategy. Is yours taking full advantage of what Social Security offers? A financial advisor will share seven keys to enhancing social security benefits, including understanding the basics of social security, working in retirement and taking the next steps.

Social Security: Seven Keys to Enhancing Your Benefits
Chesterfield Library
Wednesday, Oct. 22 — 6 p.m.*

Holiday Closings

- **Columbus Day**
Monday, Oct. 13
- **Christmas Eve and Day**
Wednesday–Thursday, Dec. 24–25
- **New Year's Eve and Day**
Wednesday–Thursday, Dec. 31–Jan. 1

Upcoming Workshops

- **Social Security: Seven Keys to Enhancing Your Benefits**
Wednesday, Oct. 22 — 6 p.m.
- **Understanding Your Credit Report**
Wednesday, Oct. 29 — 6 p.m.

For workshop locations and additional details, please visit msgcu.org/workshops.

- **Youth Checking and Lending**
Wednesday, Nov. 12 — 6 p.m.
- **Financial Aid**
Wednesday, Nov. 19 — 6 p.m.

*All workshops are free and open to the public. Registration is required. Please call 586.263.8800 or email workshops@msgcu.org. Events may be added or dates may change.

MSGCU OFFICE LOCATIONS

Clinton Township - Main Office
40400 Garfield Road

Chesterfield
34700 23 Mile Road
45120 Market Place Boulevard

Madison Heights
480 W. 12 Mile Road

Royal Oak
31805 Woodward Avenue

Shelby Township
48945 Hayes Road
8770 23 Mile Road

St. Clair Shores
24515 Little Mack Avenue

Sterling Heights
2356 Metropolitan Parkway

Troy
4555 Investment Drive

Warren
13602 E. 14 Mile Road

COMING SOON
8 Mile & Farmington, Livonia

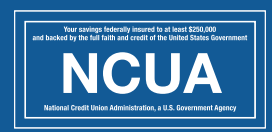
All branch lobbies, drive-thrus and the Call Center are open...

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: 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. Visit msgcu.org, and click on “Locations & ATMs” to search for a surcharge-free ATM near you.



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