

MSGCU is growing...

We are dedicated to putting the needs of our members first. To better serve you, we are growing our branch network and making exciting improvements. Check us out!



New Branch: 18 Mile and Mound

MSGCU and community representatives broke ground last fall on our newest location in Sterling Heights, and construction is already underway.

“This branch will be a great addition for those who live or work here, as well as for those who pass through this well-traveled area,” said Peter Gates, MSGCU President and CEO. “While we are already established in Macomb County, this helps increase our coverage and convenience for both existing and new members.” This location marks MSGCU's second branch in Sterling Heights, ninth in Macomb County, and 13th overall.

Branch Renovation: St. Clair Shores

For more than 20 years, our office at 10 Mile and Little Mack has served members in the St. Clair Shores area. Now, we are excited to announce we are expanding and improving the interior space of this popular branch.

Three helpful things to know about the St. Clair Shores office renovation:

1. The ATM and drive-thru will remain open in their current locations.
2. During the renovation, our branch team will still be available to serve you. A temporary office will be set up in the parking lot, keeping both members and employees away from construction hazards.
3. Once the renovation is complete, there will be expanded space for taking mortgage applications and more.



Main lobby view concept



Entrance of renovated branch

Board of Director nominees

Annual Meeting Notice

Tuesday, April 18
6 p.m. | Main Office, Clinton Township

Interested in serving?

Nomination for the Board by Petition

If you wish to be included on the ballot for the Board of Directors:

1. Submit a written request to the President/CEO for a nomination package
2. Collect verifiable signatures of at least 3% of the current membership supporting your candidacy
3. Forward the signatory document along with a candidacy notice and résumé to:

*MSGCU
Attn: President/CEO's Office
40400 Garfield Road
Clinton Township, MI 48038*

In your candidacy notice, please include the following:

- Your name, address, MSGCU account number, and daytime phone number.
- A brief note detailing how your skills can assist MSGCU.

Completed submissions must be received by Wednesday, February 1, 2017.



William Cayen retired after 35 years in public education where he worked as a teacher, counselor and high school principal. He served in the Berkley, Rochester and Madison School Districts. Dr. Cayen's educational background includes a Bachelor's, Master's and PhD degree from the University of Michigan. For the past 47 years, Bill has been a member of the Board of Directors at the SOC Credit Union and MSGCU. Dr. Cayen has served as Chairman, Vice Chairman, and Secretary of the Board. He has also chaired and served on the Personnel, Audit, Merger and Nominating Committees. He truly enjoys the challenge of serving the members of one of the finest financial institutions in Michigan.



Richard Shoemaker retired after 32 years serving in the L'Anse Creuse Public Schools teaching Industrial Education, Computer Applications, Psychology, and English. Mr. Shoemaker is a graduate of Bowling Green State University and completed extensive graduate work in Highway Safety and Traffic Administration from MSU and Administration of Secondary Education from CMU. Mr. Shoemaker has served 35 years on the Board of Directors for MSGCU and has provided leadership as Chairman, Vice Chairman, Secretary and Treasurer. He also currently serves on the Audit Committee.



Teresa DiMaria has served as Principal at Brewster Elementary School, Rochester Community Schools since 2001. She has been an educator for over 40 years in various leadership roles. Mrs. DiMaria's educational background includes a Master's in Educational Leadership from Eastern Michigan University, as well as additional post-graduate classes. Her undergraduate work was completed at Mercy College of Detroit. Mrs. DiMaria has been a member of MSGCU since 1984. She has proudly served on the Audit Committee since 1987 and was appointed to the Board of Directors in 2014.

Would you like to learn more about our Board of Director Nominees? Read their full bios at msgcu.org/board-nominees.



CommonInterest

Your Michigan Schools & Government Credit Union quarterly newsletter

Wanted—your holiday debt

Are you resolved to get your finances on track this year? Transfer balances from other higher-interest credit cards to your MSGCU Visa Credit Card and get 2% cash back.* Visit msgcu.org/visa and start saving.

\$500 REWARD

NOW'S YOUR CHANCE TO GET **CASH BACK***

when you

TRANSFER ⇄ HOLIDAY DEBT

TO AN



**MSGCU VISA
CREDIT CARD**



*Transfer balances to an MSGCU credit card and get 2% cash back, up to \$500 maximum, deposited into your savings account. Offer good until March 31, 2017. Subject to credit approval. For details, go to msgcu.org/disclosures/promo, visit a branch, or call 866.674.2848.

New year. Big goals.

Exciting changes are coming to MSGCU!

In October, we broke ground for the newest MSGCU office, located at 18 Mile and Mound in Sterling Heights. We look forward to providing additional convenience along this busy corridor. Construction is underway and we hope to be open for business this spring.

We are also beginning a renovation of the St. Clair Shores office, one of our busiest locations. The branch will be remodeled and outfitted with enhanced technology and energy-efficient updates, and offer additional space to serve members more effectively.

We will be sure to keep you updated as these projects move forward.

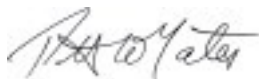
One thing that will not change is the level of service you can expect from us.

We strive to provide the highest quality financial products, backed by the best possible service. In addition, we offer award-winning financial workshops (with 5,000+ in attendance in 2016) and other community programs. We are truly focused on the things that most help you achieve your financial dreams.

Our desire for excellence goes beyond the service to our members; it is also our goal to be a great place to work for our employees. That's why, for the fourth year in a row, we are extremely honored to be recognized as a *Detroit Free Press* Top Workplace.

We are excited for what the new year will bring and look forward to positively impacting our members and communities even more in 2017.

Sincerely,



Peter D. Gates
President/CEO

Not-for-profit. All-for-members.

MSGCU recently received the following first place awards for our involvement in the community:

2016 Louise Herring Award: *"Helping People Who Help People."*

MSGCU was selected for our support and appreciation of first responders through our annual Giving Back program, First Responders Scholarship and 0% First Responder Loan.

2016 Desjardins Adult Financial Education Award: *"Staying Financially Fit at Any Age."*

The award recognized MSGCU's free Consumer Education programs, workshops and partnerships designed to help adults of all ages achieve financial wellbeing.

2016 Desjardins Youth Financial Education Award: *"Growing to Financial Independence."*

The Credit Union was selected for providing financial education using a wide variety of teaching methodologies through workshops, experiential learning opportunities, community events, financial knowledge competitions and Reality Fairs for youth, teens and young adults.

Investing in you.

Whether your 2017 goals involve getting your finances in order or taking the leap of small business ownership, MSGCU has the resources to help.

Important tax information for your Individual Retirement Account (IRA)

Contributions: Be sure to fund your retirement account for 2016 by Tax Day—April 17, 2017. If you make a contribution to your retirement account, it will be reported on Tax Form 5498, which you will receive in May 2017. You may still show this contribution on your 2016 taxes.

Withdrawals: By the end of January 2017, you will receive a 1099 tax form for any distributions made from an IRA account. This form is required for filing.

TurboTax discount

Did you know MSGCU members can get a \$5 discount for filing their taxes with TurboTax? Visit msgcu.org now through Tax Day to take advantage of this benefit.



Small business loans

We're dedicated to helping our communities thrive through the support of small and mid-size businesses.

Scott Smith recently joined MSGCU as Member Business Loan Officer. Scott brings many years of commercial lending and commercial real estate financing experience to our organization. He has already helped several member businesses secure financing for their commercial real estate.

Consider us for your business borrowing needs. With personalized service and a variety of loan options, we can tailor a loan that best fits the financial needs of your business.

Give Scott Smith a call at 866.674.2848, ext. 555.

More secure for you.

In early 2017, we will be updating the security systems for Online Banking, which means a few outdated internet browsers and very old operating systems will no longer be able to access account information.

More secure access. Protecting your personal information is our top priority. Using the newest operating systems and browsers provide better protection against viruses, malware, and other threats.

Don't worry. If you are among the handful of members who will be affected, you should have already received a notice from us. But if it's been a while since you've accessed your account, simply check your system at msgcu.org/software-requirements. You'll find a list of supported internet browsers, as well as resources for verifying and updating your current browser, if needed. You can even learn about alternative ways to access your account.

If you would like more information about this update, please visit msgcu.org/software-requirements.



Supporting local students.

Every year, MSGCU awards more than \$80,000 in scholarships to three groups: high school seniors, students who plan on or are currently studying education, and teachers continuing their education.

Last year, Angelia Zhou of Livonia (pictured at left) was awarded the Rudolph Heino High School Scholarship to attend the Wharton School at the University of Pennsylvania.

“MSGCU has helped me greatly in reaching my educational goals. This scholarship allowed me to attend my dream school.”

We will begin accepting applications for our 2017 scholarships on Monday, January 16. To learn about all our scholarship opportunities and apply online, visit msgcuscholarships.org.

CLASSROOM CASH AWARDS \$45,625.

As a credit union with educational roots, we are always happy to help our local educators achieve their classroom goals. In 2016, MSGCU proudly awarded Classroom Cash grant funding to 63 teachers with big ideas for their students. To view all of our grant recipients and read about their amazing projects, visit classroomcash.org.

Free Workshops

At MSGCU, we believe it's important to teach financial literacy within our communities. Our workshops cater to the everyday concerns of our members, covering topics from money management and credit basics to planning for retirement and buying a house. We invite you to join us at any (or all) of our upcoming workshops this winter. Just visit msgcu.org/workshops and register.

Holiday Closings

New Year's Day (observed)

Monday, Jan. 2

Presidents' Day

Monday, Feb. 20

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

Mon–Wed: 9 a.m. – 5 p.m.
Thu: 9 a.m. – 6 p.m.
Fri: 9 a.m. – 7 p.m.
Sat: 9 a.m. – 1 p.m.

Phone: 586.263.8800
Toll Free: 866.674.2848
Website: msgcu.org

Main Office—Clinton Township 40400 Garfield Road

Chesterfield
34700 23 Mile Road
45120 Market Place Boulevard

Livonia
20595 Farmington Road

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
Coming Soon: 41031 Mound Road

Troy
4555 Investment Drive

Warren
13602 E. 14 Mile Road

