



FALL 2016



MyMoney.club newsletter

MSGCU OFFICE LOCATIONS

Clinton Township - Main Office
40400 Garfield Road

Chesterfield
34700 23 Mile Road
45120 Marketplace 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

Troy
4555 Investment Drive

Warren
13602 E. 14 Mile Road

MSGCU OFFICE HOURS

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



We're open 24/7
with our Mobile
App for Android,
Apple, and Kindle!

Phone: 586.263.8800
Toll Free: 1.866.674.2848
Website: msgcu.org



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SCHOOLS & GOVERNMENT
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October is National Cyber Awareness Month and in the fast-paced world of social media, protecting yourself is more important than ever.

Here are some safety tips to keep your identity (and reputation) safe:

Keep private information private
This might sound obvious, but just remember: if anything is online, it's at risk of becoming public, even if your account is private. Don't post any personal information you wouldn't want the world to know, including your phone number, home address, or email.

When in doubt, spam them out
If you receive a friend request that raises even the smallest amount of suspicion, do not accept it. Block

the account immediately. Only befriend people who you know and trust on social media.

Photo safety
Be smart when it comes to posting photos online. Even with apps where photos "go away" after a set amount of time, still exercise caution. People can take screen shots before the picture vanishes.

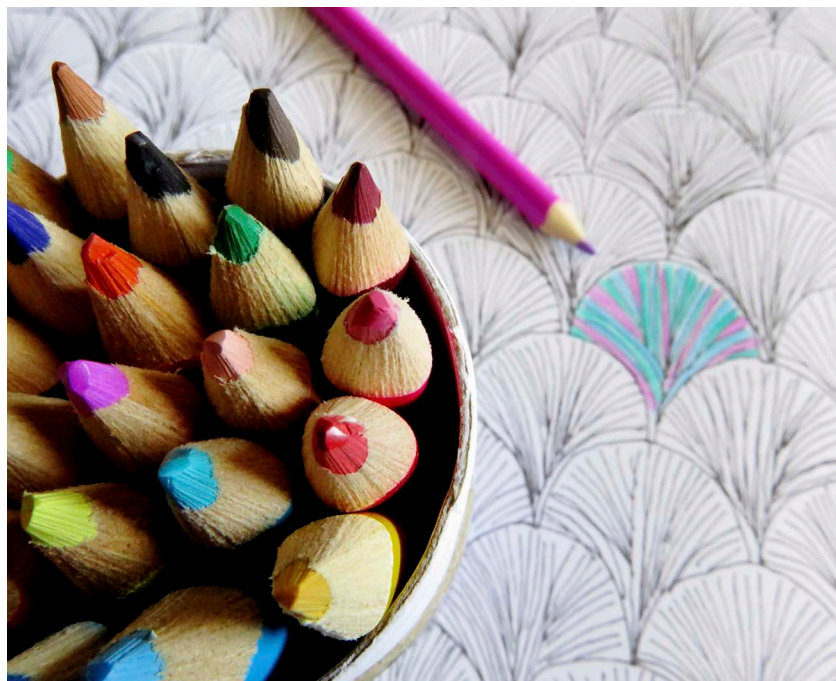
Think ahead
Social media may be about what is happening right now, but remember to think ahead to how that post will look in the future. Your profile could cause issues with teachers, parents or even future employers, so always think twice before posting anything.

Want to win \$50?

Our last coloring pattern contest was so popular that we decided to bring it back! One lucky winner will be chosen at random to win a \$50 prize.*

Color the fall-themed pattern included with this newsletter and send it to contest@msgcu.org. You can also drop it off at any of our branches.

The deadline to enter is Friday, November 25.



*Contest limited to MyMoney.club members aged 13-17. No substitution for prizes. Winner must be a MyMoney.club member of MSGCU at the time of selection. No purchase necessary. Only one entry per member. The winner will be contacted by phone during the week of November 28, 2016. By submitting this entry, you consent to the reproduction of and/or authorize the use of your images, words, and likeness for promotional and educational purposes by MSGCU. Relatives of MSGCU employees and Official Family members are not eligible to win.

Dates to Remember

November 17 Youth Checking & Lending Workshop

November 25 Last day to enter coloring contest

Holiday Closings

October 10 Columbus Day

November 24 Thanksgiving

December 24 Christmas Eve

December 26 Christmas Day (Observed)

December 31 New Year's Eve

January 2 New Year's Day (Observed)

Don't forget! We're open **24/7** with our Mobile App for Android,* Apple,* and Kindle* devices.



Upcoming Workshop

Youth Checking and Lending

November 17 - 6 p.m.

MSGCU Main Office (40400 Garfield, Clinton Twp.)

- Do you know the difference between a debit and credit card?
- What is a credit score and how can it help or hurt your financial future?
- Have you ever written a check and do you know the tricks to keep someone from manipulating it?

One of our Consumer Education Specialists will guide you through a fun and interactive lesson to answer all of these questions...and more! After the workshop, you will leave with more confidence about your financial knowledge.

Bonus: Bring one of your parents along and you may be eligible to open a checking account (the initial \$5 deposit is on us) and apply for a low-interest, low-limit credit card with parental consent.

To register, visit msgcu.org/workshops and sign up online. We look forward to seeing you there!

2017 MSGCU SCHOLARSHIP PROGRAMS
WILL START IN JANUARY.
WATCH MSGCU.ORG FOR DETAILS.

