

# The Savings Scoop



## Let it Snow Contest!



Too cold to build a snowman? Warm up with our winter coloring contest! Simply decorate the enclosed snowmen however you like. You can use crayons, markers, craft supplies...be creative!

Two randomly-selected winners will each receive a \$25 deposit\* into their Save-a-Lot Squad account!

Drop off your masterpiece at any of our branches or send it, along with your name, address, and phone number to:  
 MSGCU - Marketing Dept.  
 4555 Investment Drive  
 Troy, MI 48098

You can also have an adult help you send the drawing to [contest@msgcu.org](mailto:contest@msgcu.org).

The deadline for entry is Feb. 28, 2017.

## Winter Puzzler

**Warm up your brain and see if you can figure out the answers to these chilly clues!**

- I look like a *state* and am usually warm and *fuzzy*. What am I?
- I am served *hot* and taste like *chicken*. What am I?
- We arrive in *groups* and no two of us are *alike*. What are we?
- I am *sweet* and served in a *mug*. Many people drink me with *marshmallows*. What am I?
- We come in *pairs* and keep your *feet* warm. What are we?

Answers: 1) Mitten 2.) Soup 3.) Snowflakes 4.) Hot Chocolate 5.) Boots

\*Contest limited to members ages 12 and under. No substitution for prizes. Winners must be a Save-a-Lot Squad member of MSGCU at the time of selection. No purchase necessary. Only one entry per member. The winners will be notified and receive prize deposit the week of March 6, 2017. 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.



## New Year, New Ways to Save!

There's no better time to set a goal for 2017 than at the start of the New Year. Looking for some savings inspiration? Here are a few ideas to get you started.

### 1.) Watch little savings add up

It's amazing how quickly money can add up if spent smartly. For example, next time you are in the school cafeteria with friends, skip the soft drink and ask for a cup for water. Not only is water healthier, but you will save \$1-\$3 each time!

### 2.) Donate to a cause

Are you passionate about animals? Want to feed the hungry? For every allowance or gift you receive, put a little money aside for a cause you care about. Then, at the end of the year, make a donation.

### 3.) Wait before spending

Have you ever heard the expression, "sleep on it?" It means to wait at least a day before making a decision. If there is something you want to buy, don't spend the money right away. Think about it for a day or two and see if you still want to buy it.



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## Congratulations to our contest winners!



Calia E. and Lilian R. each won a \$25 deposit to their Save-a-Lot Squad account for their very creative pictures of their favorite fall things!

Here are just a few of the other fun entries we received. Thank you to all who entered!



## Holiday Humor

Q: How do sheep say, "Merry Christmas" in Mexico?  
A: "Fleece Navidad!"

Q: What holiday song do birds like to sing?  
A: "Owl I Want for Christmas is You"

## Holiday Closing

February 20 Presidents' Day