

Secondary Share Accounts

Today the Johnson family...

- ❖ skied the slopes of Mount Holly
- ❖ enjoyed a ride on the ski lifts
- ❖ took snowboarding lessons
- ❖ sipped hot cocoa by the fireplace

...all because of money they set aside in their MSGCU **Secondary Share Account.**

With a Secondary Share Account at MSGCU, your imaginations can become reality!



MICHIGAN
SCHOOLS & GOVERNMENT
CREDIT UNION

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Secondary Share Accounts

Start saving today!

This year, your savings goals *can be different*. You no longer have to just *picture* yourself on a relaxing vacation, driving that new car, or enjoying a debt-free holiday shopping season. Whatever your short-term financial goals, we can help you save for tomorrow with a Secondary Share Account at Michigan Schools and Government Credit Union (MSGCU)!

With your Secondary Share Account, you may keep your “special funds” separate from your day-to-day funds. You can also name your account anything you choose, such as “vacation funds” or “home repairs.” There are no minimum balance or deposit requirements, and no monthly service fees to worry about. To make your goal more achievable, you may have a portion of your paycheck directly deposited into the account; or set up an automatic transfer of the dollar amount you choose from another MSGCU account. You will be surprised how quickly your deposits will add up, and how nice it will feel to have the cash available when you need it!

❖ Holiday Club Account

Why wait until November or December to start looking for extra cash for your holiday shopping? Start saving now, and free yourself from worry and credit card debt later! No matter what amount you choose to deposit per week, or per month in your MSGCU Holiday Club Account, we will automatically transfer the accumulated funds from your Holiday Club Account into your Regular Share on November 1. Then, you will have a headstart on shopping for those on your list, and enjoy a happy, stress-free holiday!

Visit www.msgcu.org or call 586.263.8800 or 1.866.MSGCU4U, option 6 for current rates. Ask a Member Service Representative for details.