

Winter
2026

Scholarship
Season Begins

Greenlight
Now Available

Grand
Giveaway

Earn
2X Rewards



CommonInterest

Michigan Schools & Government Credit Union Quarterly Newsletter



Supporting educational journeys through scholarships.

Helping local students and educators pursue their academic goals is important to MSGCU and we're proud to award more than \$130,000 in scholarships this year.

- **MSGCU High School Excellence Scholarship:** 18 scholarships of \$2,500 each are awarded to high school seniors with plans to attend college.
- **Rudolph Heino People Helping People Scholarship:** 15 scholarships of \$2,500 each will be given to college-bound high school seniors with a demonstrated commitment to helping others.
- **Larry Swantek Educational Studies Scholarship:** Four scholarships of \$2,500 each are provided to high school seniors and current college students planning to become teachers.
- **Milo Perreault Educator Advancement Scholarship:** Four scholarships of \$2,500 each are presented to certified teachers and administrators continuing their education.
- **William Cayen Skilled Trades Scholarship:** Two scholarships of \$2,500 each are awarded to those seeking certification in electrical, HVAC, automotive, or other industrial and advanced technologies or skilled trades programs.

The Stephen Thomas First Responder Scholarship: 14 scholarships of \$2,000 each are given to first responders enrolled in the police and/or fire academies at Macomb Community College, Oakland Community College, Washtenaw Community College, and Schoolcraft College. Applications occur directly with these schools.

Apply from January 5 through February 27 at msgcu.org/scholarships and learn more about the scholarships.

Advance your financial resolutions with help from MSGCU.

As we close out 2025 and start the new year, I'm proud to reflect on the many member service improvements MSGCU completed last year to make it more convenient to bank with us. Some highlights include an enhanced online and mobile banking experience; refreshed branch offices in Chesterfield Township and Warren; and the addition of our Clawson branch office through the T&I Credit Union merger. We are also serving members at our second Rochester Hills branch office that opened on Rochester Road last year.

With our members and communities at the center of all we do, the focus on giving back to local organizations, schools, and teachers remained strong last year, and we expanded our scholarship and Classroom Cash Grants programs. Looking ahead to 2026, the MSGCU team will continue improving products and services for our members, and you will again see member benefits like competitive deposit and loan rates, and low to no fees.

As you plan your financial goals for 2026, we are here to help you find a path to reach them. We welcome you to visit a branch office to talk with our certified credit union financial counselors about creating a budget, identifying ways to save money within your existing accounts, or planning for the future. Friendly MSGCU team members are also available via video banking, online chat, or phone. Our team of financial champions look forward to serving you.



Steve Brewer
President/CEO

A stylized, handwritten signature in black ink, likely belonging to Steve Brewer.

Over \$50,000 in Classroom Cash Grants awarded.

70 local educators recently received MSGCU Classroom Cash Grants! The \$750 grants are funding a variety of educational projects, supporting engaging lessons in literacy, science, math, physical education, and more. Check out the winners at classroomcash.org and see the innovative projects they're bringing to life.

Thank you for participating in the voting process and helping us award the grants to local educators. We received over 107,000 votes from our members and the community.



MSGCU named a Top Workplace by the Detroit Free Press.

For the 13th consecutive year, MSGCU has been recognized as one of Michigan's Top Workplaces by the Detroit Free Press. This award means a lot to us since it's determined by our team members, and it shows they love helping our members achieve financial success.

We're proud to provide a positive and uplifting work environment for our team. Visit msgcu.org/careers to see current career openings and benefits of working at MSGCU.

Helpful tax tips and savings for our members.

As you plan your 2025 tax filing, keep in mind that 2025 IRA contributions must be made by Wednesday, April 15, 2026. IRA distribution 1099 records will be ready by the middle of February 2026. Sign up for eStatements in online or mobile banking to be notified once they're available. Remember that MSGCU members receive exclusive savings on tax preparation through our partnerships with TurboTax and H&R Block. Save 20% on TurboTax and receive up to \$25 off H&R Block professional tax prep services.



Visit msgcu.org/turbotax2025 to take advantage of these discounts and see details.

Introducing Greenlight. The debit card for kids.

Helping children learn about money when they're young supports future financial success. MSGCU is excited to provide members Greenlight for free.* With help from their parent, grandparent, or a trusted adult, the Greenlight app and debit card allows kids to grow their financial skills in a safe way. The debit card is funded by the parent's MSGCU checking account and Greenlight benefits include:



- A hands-on way for kids to learn smart spending habits as they make their own purchases during school events, outings with friends, shopping trips, and more.
- Flexible spending controls and notifications that parents can establish.
- Features that allow parents to assign chores, set goals with their kids, and demonstrate how their money will grow over time.
- A fun financial literacy game called Level Up™ that teaches kids and teens about money.

Visit msgcu.org/greenlight to learn about this free tool for MSGCU members or to see how to get your existing account for free.

Savings start early with MSGCU's Youth Flex CD.

To further promote financial success for our youngest members, MSGCU is now offering a Youth Flex CD to our members ages 17 and under. Kids can set a goal and save to make it happen over a 12-month term with 4.00% APY.^ Plus, they only need \$100 to open the CD and start saving for the future.

Visit msgcu.org/youthflexcd to learn more about the Youth Flex CD.

*For full Greenlight terms and conditions, visit msgcu.org/greenlight. ^For full Youth Flex CD terms and conditions, visit msgcu.org/youthflexcd.

Jump-start your New Year's resolutions with a home equity loan.

Your home's equity can help fund renovations, consolidate debt, or cover major expenses. Whether you prefer the predictable payments of a home equity loan or the flexibility of a line of credit, our market-leading rates and personalized guidance help you move forward with confidence.

🔍 Explore your options at msgcu.org/heloan or visit a branch today.

Love your car and lower your payment with Auto Rate Pledge.

Why pay more than you need to? With the Auto Rate Pledge, you can refinance your auto loan from another lender to reduce your monthly payment. When you bring your auto loan to MSGCU, you receive a 0.25% rate discount* or our lowest available rate, whichever is lower, so you can keep the car you love with a payment that fits your budget.

🔍 Apply now at msgcu.org/autorefi to get started.

*Discount of 0.25% off current rate available on auto loans currently held with another financial institution. Discounted rate cannot be lower than our floor rate, defined as 0.25% below our current lowest direct auto rate. All loans subject to approval. APR may be higher, based on term of loan, credit score, collateral, and loan to value. MSGCU as low as rate requires Automatic Loan Payment transfer. Current MSGCU auto loans not eligible. Loan terms up to 84 months, depending on model year. New money only. Rates are subject to change at any time. Same-day approval on most vehicle applications. Contact Member Service Representative for more details.



Double the rewards with an MSGCU Rewards Visa.

From February 1 to February 28, earn double rewards points with your MSGCU Rewards Visa on dining purchases, including takeout and nights out. Earn unlimited points, which can be redeemed for 1% cash back, discounted travel, or brand-name merchandise.

The MSGCU Rewards Visa offers a variable rate as low as 13.00% APR* and no annual fee to help you save money.

🔍 Visit msgcu.org/rewards to apply for your card and learn more.

*For full MSGCU Rewards Visa terms and conditions, visit msgcu.org/rewards.

2X POINTS

Meet our Board of Directors nominees.

William Cayen, Vice Chairperson, retired after 35 years in public education where he worked as a teacher, counselor, and high school principal. Dr. Cayen has been a member of the Board of Directors for over 50 years and has served as Chairperson, Vice Chairperson, and Secretary of the Board. His educational background includes a Bachelor's, Master's, and PhD from the University of Michigan.

Christina S. Ayar, Secretary, is Vice Chancellor for Advancement at Oakland Community College (OCC) where she serves as senior officer for fund development and provides executive leadership for the OCC Foundation. She has served on the Board of Directors since 2021. Mrs. Ayar is a graduate of Wayne State University, where she earned a Master of Arts degree in Agency Counseling and a Bachelor of Science degree in Psychology with university and departmental honors.

Teresa DiMaria was an educator for 42 years and retired from Rochester Community Schools in 2017 as an elementary school principal. She has served on the Audit Committee since 1987 and was appointed to the Board of Directors in 2014. Mrs. DiMaria's educational background includes a Bachelor of Science degree from Mercy College of Detroit and Master of Arts degree in Educational Leadership from Eastern Michigan University.

Richard Shoemaker retired after 32 years with L'Anse Creuse Public Schools. Mr. Shoemaker served as a teacher, department head and facilitator of Industrial Education, and co-chaired the committee for development of the Pankow Vocational Technical Center. He has served on the MSGCU Board of Directors for 46 years. Mr. Shoemaker graduated from Bowling Green State University with post graduate work at Michigan State University and Central Michigan University.

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

1. Submit a written request to the President/CEO for a nomination package.
2. Collect verifiable signatures of at least three percent of the current membership supporting your candidacy.
3. Forward the signatory document along with a candidacy notice and resume to: MSGCU, Attn: President/CEO's Office, 40400 Garfield Road, Clinton Township, MI 48038. In your notice, please include your name, address, MSGCU account number, daytime phone number, and a brief note detailing how your skills can assist MSGCU.

Completed submissions must be received by February 3, 2026.

Our Grand Giveaway ends January 31 – don't miss your chance to win.

There's still time to enter to win one of five \$1,000 Visa gift cards in our Grand Giveaway.* Make any purchase with your MSGCU Visa debit or credit card, and you'll automatically be entered in the drawing. How it works:



- Every purchase counts. Each time you use your MSGCU debit or credit card between now and January 31, you'll receive one automatic entry into the drawing — with no limit on the times you can enter!
- No extra steps. Simply shop, tap, or click and use your MSGCU card.
- After January 31, five lucky MSGCU cardholders will receive a \$1,000 Visa gift card!

 Visit msgcu.org/grandgiveaway to learn more.

*For full Grand Giveaway terms and conditions, visit msgcu.org/grandgiveaway.

Holiday closings

New Year's Day
Thursday, January 1

Martin Luther King Jr. Day
Monday, January 19

Presidents' Day
Monday, February 16

Save the Date

Annual Meeting
6 PM on Thursday, April 23
Clinton Township Branch Office

Anyone in
Michigan
can bank
with us.



Visit a branch in person or virtually

Find your nearest branch, make an appointment or use Video Banking at msgcu.org/locations

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Find us online

It's easy to keep in touch.
msgcu.org/contact-us

Live Chat: msgcu.org/chat
Mon–Fri: 8 AM–8 PM
Sat: 9 AM–1 PM



Call or text

Phone: **(586) 263-8800**
Toll Free or Text: **(866) 674-2848**
Mon–Wed: 8 AM–5 PM
Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM



Insured by NCUA