

Summer  
2021

Welcoming two new  
Board members

2021 scholarship  
recipients

Checking  
account offer

Bloomfield Twp.  
branch coming soon



# CommonInterest

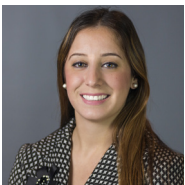
Michigan Schools & Government Credit Union quarterly newsletter

MSGCU IS  
PLEASED TO  
INTRODUCE TWO  
NEW MEMBERS  
TO BOARD OF  
DIRECTORS.



## Welcome Christina Ayar and Denise Brooks-Williams.

Michigan Schools and Government Credit Union welcomes Christina Ayar, Director, Macomb Community College Foundation, and Denise Brooks-Williams, Senior Vice President, CEO, Henry Ford Health System, North Market, to the Board of Directors. Both leaders bring a wealth of experience and expertise to MSGCU, and will be valuable contributors in focusing on MSGCU's mission to best serve our members throughout Michigan.



**Christina** joins the MSGCU Board of Directors with 13 years of experience in leading fund development at the University of Michigan and Wayne State University. As the Director of the Macomb Community College Foundation and Chief Fundraiser, she oversees all MCC Foundation restricted and endowed scholarship program funds, events and communications, the Board of Directors and the Board of Community Directors.



**Denise** brings more than 25 years of healthcare leadership experience in operations, finance, business development, marketing, and program implementation. As Senior Vice President and CEO of Henry Ford Health System's North Market, she oversees a \$1.1 billion operation that serves six counties, including 5,000 employees and physicians. She is responsible for growth, market performance, service expansion, and consumer experience.

## Championing your financial future.

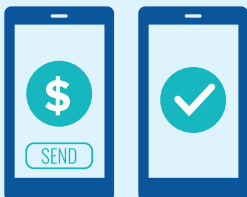
The best compliment we can receive is a personal referral, and we are humbled to know most of our new members come to MSGCU through your referrals. We truly appreciate the trust and confidence you have in us.

We often hear from new members they thought there was a requirement to be a school or government employee to join MSGCU. School and government employees and their families have been the foundation of MSGCU and remain vital to our future, and anyone who lives, works, or worships in Michigan is eligible to join MSGCU. Our online and mobile banking offering allows us to virtually serve members and their families and friends who live outside our branch footprint.

On behalf of the MSGCU community, I am pleased to welcome two new members to our Board of Directors. Christina Ayar and Denise Brooks-Williams are business leaders who bring diverse ideas and talents that align nicely with our MSGCU mission and values.

You may have noticed our new logo and financial champion advertising campaign. Our commitment has been and continues to be to help you achieve your version of financial success. We are honored to be your financial champion and look forward to serving you now and in the many years to come.

**Peter D. Gates**  
President/CEO



### New Send Money payment service offers added layer of security.

MSGCU's newly-updated Send Money feature allows you to make secure, electronic payments to any of your friends or family right from your MSGCU checking account. All you need is their email address or cell phone. The updated feature now incorporates even more security with your electronic payments with the introduction of a secret word for each transaction. When you set up a payment, you'll select a secret word to share with your payee, which they will input when accepting the money. Send Money is free to use – for both you and your payees – and doesn't require any formal sign-up.

MSGCU members 18 years old and older with a checking account, active in Online and Mobile Banking with a registered email address and/or phone number can use Send Money.

✦ See how to use it at [msgcu.org/sendmoney](https://msgcu.org/sendmoney).



### Thinking about a new boat or RV?

Whether your plans for adventure are on land or water, MSGCU's competitive loan rates can make them a reality.

✦ Visit [msgcu.org/vehicle-loans](https://msgcu.org/vehicle-loans) or talk to an MSGCU expert.



## MSGCU champions learning with annual scholarships.

Founded by educators and rooted in lifelong learning, MSGCU awards more than \$100,000 in scholarships every year. This year, we awarded 31 honorees who each earned a \$2,500 scholarship. Find out about each scholarship and all of our honorees at [msgcuscholarships.org](https://msgcuscholarships.org).

## Open an MSGCU checking account and earn up to \$200.

Managing your money is easiest when it's all in one place. If you've been thinking about making your life simpler by opening a new checking account at MSGCU, the time is right. Members who open a Regular or Fresh Start checking account – online or in-branch – with an initial deposit of \$25 or more before August 31 will be eligible for a bonus up to \$200. Earn \$100 for completing each of these steps:

**Earn \$100:** Set up your direct deposit of \$100+ to your new checking within 60 days of account opening.

**Earn \$100:** Complete 10 debit card transactions of \$5+ within 60 days of account opening.

As always, MSGCU checking accounts have no monthly service charges, per-check fees or minimum balance requirements, and you'll have free access to nearly 30,000, fee-free ATMs nationwide.

✦ See full terms and learn more at [msgcu.org/checking-offer](https://msgcu.org/checking-offer).

Available for regular and fresh start checking accounts opened before 8/31/2021; limited to one incentive per member. An incentive of up to \$200 will be paid when the member completes the following: qualify for and open a checking account and ATM/debit card; make an initial deposit of \$25 or more in the account; within 60 days, enroll in and receive one direct deposit (minimum \$100) to the new account (earn \$100), and/or conduct 10 PIN or signature debit card transactions (Does not include ATM) of \$5 or more (earn \$100). Members must not currently have a checking account or have closed a regular checking account as of 4/1/2021 or later. Bonus will be paid 61 days after account opening date.



## Looking to fund a special classroom project?

MSGCU's Classroom Cash Grant program is one of the treasured ways we honor our heritage in education and contribute to the communities we serve. The program provides funds to teachers working to enhance their students' learning experience through important classroom projects. Over the years, we've funded more than 850 projects totaling more than \$437,000 in grant funding. MSGCU's 2021 Classroom Cash Grants program will award \$45,000 in grants to teachers in our communities.

Teachers are invited to submit projects to apply for a grant up to \$750 between September 1 and October 1. Members and the community are invited to vote on the projects to receive a grant.

✦ Visit [classroomcash.org](https://classroomcash.org) for full details and to apply or vote.

## Remembering Larry Swantek



We are saddened by the loss of long-time MSGCU Board Member, Larry Swantek. After serving 32 years in many roles including Chairman, Vice Chairman, Treasurer, and Scholarship Committee Member and Chairperson, he retired from the MSGCU Board in 2012. After a 25-year tenure, Mr. Swantek retired from teaching at the Lake Shore School District.

MSGCU established the Larry Swantek Educational Studies Scholarship in his name in 2013 to assist high school seniors planning to major in Education in college or college students currently majoring in Education. We will remember Mr. Swantek for his thoughtfulness and dedication to MSGCU members and the community.

## Coming soon!

As recently announced, MSGCU is pleased to expand our branch network to better serve you with a new branch office coming later this year in Bloomfield Township. Stay tuned to [msgcu.org](http://msgcu.org) for updates.



## Ready as your financial champion.

Like any good coach, MSGCU is always in your corner. Whether advising you to make smart money decisions or protecting you from financial hazards you might not expect, we stand ready as your financial champion. We recently kicked off new communication initiatives, including our refreshed logo on signage at all branch offices. As our way of celebrating our refreshed look and continuing to champion your financial goals, we invite you to visit one of our 16 branches for a free gift (while supplies last).

### Holiday closings

We're closed on:

**Fourth of July Observance**  
Monday, July 5

### Labor Day

Monday, September 6



### Visit a branch

Find your nearest branch at [msgcu.org/locations](http://msgcu.org/locations)

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



### Find us online

It's easy to keep in touch. Visit [msgcu.org/contact-us](http://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](http://msgcu.org/chat)  
Mon–Fri: 8 a.m.–8 p.m.  
Sat: 9 a.m.–1 p.m.



### Call or text

Phone: **586.263.8800**  
Toll Free or Text: **866.674.2848**

Mon–Wed: 8 a.m.–5 p.m.  
Thu: 8 a.m.–6 p.m.  
Fri: 8 a.m.–7 p.m.  
Sat: 8 a.m.–1 p.m.



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