CommonInterest

Michigan Schools & Government Credit Union **Quarterly Newsletter**

House hunting this summer? We're here to help.

Many homebuyers consider contacting a real estate agent before house hunting. To make the homebuying process easier, connect with MSGCU mortgage consultants first, before you begin looking at listings. We can help you get your financing in place and secure a True Preapproval, which gives you confidence in your budget and an edge over other buyers. Plus, if you apply for a mortgage before September 30, you'll get **mortgage processing for just $99.*** This saves you over $600 on your closing costs!

Visit **msgcu.org/mortgage** to learn more about our home loans and $99 mortgage processing.

If you're a first-time buyer, MSGCU has a special 0% down mortgage to help you get into your first home. You can also attend our free Homebuyers Workshop to learn about budgeting, preapproval, inspection, closing costs, and more. Attendees also get a coupon for $375^ off a home appraisal, saving you even more on closing costs.

Register at **msgcu.org/workshops** and view all upcoming free workshops.

*For complete $99 mortgage processing offer details, visit msgcu.org/mortgage.
^For complete home appraisal coupon details, visit msgcu.org/mortgage.

Enhancing products and services with our members in mind.

At MSGCU, we listen to you, our members, and focus on bringing you financial tools that make banking with us even more convenient. Our member survey was recently distributed, and we are grateful to everyone who provided feedback about their experiences with MSGCU. We truly value your responses since they guide the credit union in advancing products and services to support our members' needs.

To make the loan process easier for our members, MSGCU recently launched our new Loan Origination System. Members will benefit from a simplified loan application and faster approval times.

With summer marking the mid-point of the year, this is a good time to review your finances. The MSGCU team is here to help you create a plan to reach your objectives and support your progress toward your financial goals. Make an appointment, stop in your local branch office, or give us a call. Our team of financial champions look forward to serving you.

Steve Brewer
President/CEO

Celebrating our Board Member, Bill Cayen!

Congratulations to Bill Cayen for being named Board Member of the Year by the Michigan Credit Union League. This award recognizes Bill's remarkable 58-year tenure with the MSGCU Board of Directors. He has held every board position and chaired every committee, demonstrating his passion for helping members, team members, and our communities.

We are so grateful to Bill, and our entire Board of Directors, for providing the vision and direction that leads to a member-first approach and fulfilling our mission of promoting financial success. Their guidance has propelled member service enhancements, membership growth, and the expansion of our branch office network. These accomplishments for our members are reflected by our recent ranking in S&P Global Market Intelligence's 2025 Top Banks and Credit Unions list. Based on various financial performance indicators, MSGCU ranked in the top 100 credit unions nationally.

Summer homework for teachers: Brainstorm idea for Classroom Cash Grants!

Starting in early September, teachers can submit their idea for an innovative classroom project that needs funding. MSGCU will award up to $750 grants to help educators bring their vision to life, with over $50,000 provided to local teachers through the program. Last year's recipients elevated the classroom experience through innovative projects in math, science, literacy, physical education, and more.

Visit **classroomcash.org** to see program details.

Shopping for your next vehicle this summer?

From everyday drives around town to weekend trips up north, the right vehicle can make summer plans a little easier. Our local lending experts can help you get pre-approved for an auto loan and understand what monthly payment will fit your budget, so you can shop with confidence.

Learn more or apply at **msgcu.org/auto**.

*For full auto loan terms and conditions, visit msgcu.org/auto.

AUTO LOAN RATES
AS LOW AS:
3.74% APR*
36 months | 2021 and newer vehicles
Rates as of June 12, 2026

There's still time to tackle summer projects with a home equity loan.

Whether you have plans to make repairs, renovations, or additions, there's still time to make it happen this summer. With a home equity loan rate as low as 6.49% APR*, you can finance anything from a few replacement windows to the kitchen of your dreams.

If you're happy with your home the way it is, home equity loans and lines of credit can be used to consolidate debt, finance education costs, pay for a dream trip, and much more.

Learn more at **msgcu.org/homeequity** or talk to a team member at your local branch office.

*For full home equity terms and conditions, visit msgcu.org/homeequity.

HOME EQUITY RATES AS LOW AS:

6.49% APR*

Rates as of June 12, 2026

Improving and growing our branch office network.

Enhancing our branch offices and adding new locations to better serve members is a priority at MSGCU. We're pleased to share the renovations at our Madison Heights branch office are complete. During your next visit, you'll see a refreshed interior, more space for member service, a new coffee bar, and interactive touchscreen technology.

Construction continues at our second branch office in St. Clair Shores, and we look forward to welcoming members to this new location on Harper Avenue later this year.

Stay updated on branch office news at **msgcu.org/newbranches**.

Earn more with your MSGCU Rewards Visa.

Keep your MSGCU Rewards Visa top of wallet this summer to earn extra rewards that can be used for discounted travel, brand-name merchandise, or cash back.

Summer fuel rewards: You'll earn 2X rewards points on all fuel purchases from now until Labor Day. If you were on the fence about that summer road trip, it's time to hit the gas and earn rewards.

Now 1.5% cash back! We recently increased our cash back reward from 1% to 1.5% on all purchases going forward. Add the MSGCU Rewards Visa to your digital wallet and earn more.

See rewards details or open your card at **msgcu.org/rewardsvisa**.

Thank you for supporting the Cereal Drive.

MSGCU recently collected cereal donations at our branch offices to ensure students who rely on school breakfast programs have a meal to start their day during summer break. We are excited to share members, team members, and the community donated 1,800 boxes of cereal to help students in Southeast Michigan! To provide additional support for this great cause, MSGCU also presented a $3,000 donation. This partnership with Gleaners Community Food Bank and the Jay Towers in the Morning team is one of the many ways MSGCU follows the credit union philosophy of "people helping people" and supports our community.

Giving Back

We are also proud to make a positive impact through our annual Giving Back program. To support local organizations with missions of helping others, MSGCU donates $1,000 to a deserving organization on behalf of each of our 24 branches. We've presented donations to local police and fire stations, senior centers, libraries, and more.

Visit **msgcu.org/givingback** to see recipients.

Kids and teens can win a cash prize.

Parents, remind your kids to enter our youth newsletter contests for the chance to win a $25 or $75 cash prize! See the summer newsletter in their statement or visit **msgcu.org/newsletters** for details.

2026 scholarship recipients announced.

To help local students and educators reach their academic goals, MSGCU is awarding over $150,000 in scholarships to 65 honorees this year. Our recipients were celebrated at a special reception in June, where we recognized students pursuing college degrees, educators returning to school, and those working toward careers in skilled trades or as first responders. Through our annual scholarship program, MSGCU has awarded over $1.5 million to advance the education of our recipients.

Visit **msgcu.org/scholarships** to view our honorees.

Give your kids a bright financial future with a Greenlight Debit Card.

Sharing financial literacy with our youngest members empowers them to grow their money management skills for the future. MSGCU is excited to offer our members the Greenlight app and debit card for free* to provide a hands-on learning opportunity. The debit card, funded by a parent's MSGCU checking account, allows kids to practice responsible spending and the app gives parents the ability to set limits, pay allowances, and more. It's perfect for helping kids with summer jobs learn how to manage their newfound earnings.

Sign up for Greenlight and learn more about program benefits at **msgcu.org/greenlight**.

*For full Greenlight terms and conditions, visit msgcu.org/greenlight.

Holiday closings

Independence Day
Saturday, July 4

Labor Day
Monday, September 7

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

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