

A refreshed look for youth programs.

+PositiveBalance Save-A-Lot Squad

To better connect with younger MSGCU members, we've modernized our youth programs, including our youth accounts and newsletters. MyMoney.Club, our newsletter for teens ages 13-17, has been renamed PositiveBalance and features a fresh new look.

Savings Scoop, designed for children 12 and under, will keep its name while debuting an updated design in the fall edition. Younger members will still get the same age-appropriate information they're used to seeing about financial education, special programs like scholarships, and contests. We're accepting entries for our fall newsletter contests through November 13 and kids 12 and under can win \$25 and ages 13 – 17 can win \$75.

Find more details in the fall youth newsletters at msgcu.org/newsletters.

Financial Foundations

To build strong financial foundations, young MSGCU members and their families also have access to free financial education resources, including videos, blogs, and interactive lessons.

Check out msgcu.org/education to learn more.



Fall 2026

Member Appreciation Day

\$50 Referral Bonus

New Branch Offices

Refreshed Youth Programs



CommonInterest

Michigan Schools & Government Credit Union Quarterly Newsletter



Celebrating your membership!

Thursday, October 15: Member Appreciation Day

We are grateful for our valued members every day of the year and it's our privilege to serve you. Each year in October, we recognize our members on Member Appreciation Day, a special occasion to thank you for placing your trust in MSGCU. You're invited to join us at any of our 24 branches on October 15 for conversation, snacks, and a small gift, while supplies last.

Plus, we're offering a **\$50 Member Appreciation Referral Bonus** through December 31 as a token of gratitude and details are included in this newsletter.

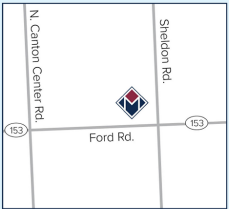
Saturday, October 17: Free Shred Day

Protecting your personal and financial information is an important part of maintaining your financial well-being. One way to protect yourself is securely shredding confidential documents instead of placing them in the trash or recycling bin, where criminals could discover them and use for identity theft.

Our free annual Shred Day will return on October 17 from 9 AM to 1 PM at four branch offices. Members are welcome to bring up to five boxes or bags of sensitive documents for secure disposal.

Visit msgcu.org/whyyshred to learn more about the items you should shred.

Safely shred your secure documents Saturday, October 17, from 9 AM to 1 PM at any of these sites:



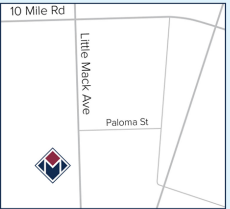
Canton
Ford Road and Sheldon
44530 Ford Road



Madison Heights
12 Mile, west of John R
480 W 12 Mile Road



Rochester Hills
Rochester Road and Hamlin
2101 S Rochester Road



St. Clair Shores
Little Mack Avenue, south of 10 Mile
24515 Little Mack Avenue

Board of Directors Election Notice.

Any MSGCU member interested in running for the Board of Directors for the term beginning in 2027 must submit a letter of interest to the Nominating and Governance Committee by November 2, 2026. Please send letters to: MSGCU, c/o President/CEO's Office, 40400 Garfield Road, Clinton Township, MI 48038.

Holiday closings

- Columbus Day
Monday, October 12
- Veterans Day
Wednesday, November 11
- Thanksgiving
Thursday, November 26
- Christmas Eve
Thursday, December 24
- Christmas Day
Friday, December 25
- New Year's Eve
Thursday, December 31

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

With gratitude and appreciation for our members.

We are honored that our members have trusted MSGCU to serve their financial needs for decades. Providing value for your membership is at the center of all we do, and we're committed to helping you save money through financial services and guidance. Providing convenient digital and in-person banking options also supports our members by giving them greater flexibility, accessibility, and confidence in managing their finances whenever and however they choose.

Improving digital banking channels to make your experience faster, easier, and more efficient continues to be a focus at MSGCU. Online Banking and the MSGCU Mobile App were recently updated to simplify CD management, provide more ways to link external accounts, and make your experience better while banking digitally.

In other positive news, MSGCU is excited to share our branch office network is growing with the addition of four new locations across Southeast Michigan. Opening new branches makes banking in person more convenient and accessible for our members, and allows MSGCU to better support your financial success.

As Member Appreciation Day nears, we want to share our sincere gratitude for choosing MSGCU as your financial champion. It is our privilege to serve you, and we look forward to seeing you on October 15 and 17 for Member Appreciation activities.

Steve Brewer
President/CEO



MSGCU is growing!

Convenience matters when it comes to doing your banking and MSGCU is expanding our branch network to make it easy to visit for in-person service. We're excited to announce that construction is underway on a new branch office in Chesterfield on Gratiot Avenue, south of 23 Mile. Meanwhile, construction continues on our new St. Clair Shores location on Harper Avenue, just north of 13 Mile.

To support more members in Wayne County, we are pleased to share MSGCU is also opening two new branches in this community, including Canton on Michigan Avenue between Beck and Canton Center Roads, and Plymouth Township on 5 Mile at Beck Road. Construction planning will begin soon and more details will be shared as the projects progress.

When these four new locations are complete, MSGCU will have 28 branch offices in Southeast Michigan to serve our members. Watch for construction updates and opening day announcements at msgcu.org/newbranches.

Help local educators receive a Classroom Cash Grant.

MSGCU is awarding over \$50,000 in grants to local teachers to help them bring innovative learning experiences to their students. With so many amazing contenders for the grants, we need your help to choose the winners! From October 14 – 24, vote up to five times per day for the projects you think should receive up to \$750 in funding.

Teachers will use their grants to bring classroom projects to life that otherwise wouldn't be covered by school budgets. Since the program began, MSGCU has awarded over \$750,000 in grants to more than 1,300 teachers. They have inspired curiosity and a love of learning through classroom projects across various subjects.

Visit classroomcash.org to cast your vote and help us give back to local teachers.

Reach financial goals with help from our local lending experts.

If you have credit card balances or other high-interest debt, a home equity loan can help you simplify payments and save. With the holiday season around the corner, fall is the perfect time to free up monthly cash flow by lowering your payments. Home equity loans are also an excellent choice for home improvements and other big expenses.

Learn more at msgcu.org/homeequity.

With winter on the horizon, you might be in the market for a vehicle that performs well in the Michigan snow. Talk with MSGCU about our competitive auto loan rates for purchasing your new vehicle. We can help you get pre-approved for the loan and understand what monthly payment will fit your budget so you can shop with confidence. If you have an existing auto loan, consider refinancing to see if we can bring down your monthly payment.

Explore details at msgcu.org/auto.

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

RATES AS LOW AS:

HOME EQUITY
6.49% APR^{*}
AUTO
3.99% APR[^]

36 months | 2021 and newer vehicles
Rates as of September 11, 2026

Enjoy a special \$50 Member Appreciation Referral Bonus.

From October 1 through December 31, when you refer friends and family to MSGCU and they open a new membership, you'll each receive \$50.* Referrals are simple through Online Banking and the MSGCU Mobile App, where you'll find your personal referral link to share. You can keep earning up to \$1,500 per year as your friends and family join MSGCU and use our products and services:



GET \$50
Member Appreciation Bonus
when they become a member (through December 31).



GET \$25
when they get a Visa credit card



GET \$25
when they open and fund a checking account



GET \$25
when they get an auto, boat, RV, or powersport loan



GET \$100
when they close on an MSGCU mortgage

How to turn recommendations into rewards.


LOG IN
to MSGCU Online or Mobile Banking.


GET YOUR REFERRAL LINK AND SHARE
with friends and family.


EARN REWARDS TOGETHER
when they join MSGCU.

Start sharing today at msgcu.org/referral.

*For full member referral program terms and conditions, visit msgcu.org/referral.