

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.

Holiday closings

Columbus Day
Monday, October 13
Veterans Day
Tuesday, November 11
Thanksgiving
Thursday, November 27
Christmas Eve
Wednesday, December 24
Christmas Day
Thursday, December 25
New Year's Eve
Wednesday, 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

Fall 2025

Member Appreciation Day

\$50 Referral Bonus

Home Equity Rate Special

Branch Updates



CommonInterest

Michigan Schools & Government Credit Union Quarterly Newsletter



Celebrating you on Member Appreciation Day!

Helping you work toward your financial goals is at the center of everything we do. Each October, we dedicate a special day to thank you for trusting MSGCU as your financial champion and show our appreciation for your membership.

Visit any of our 24 branches on Thursday, October 16, to join us for refreshments, conversation, and a small gift. To help protect your identity, our annual Shred Day is back. Plus, we're offering a **\$50 Member Appreciation Referral Bonus** through December 31 as a token of gratitude (see details on back).

MSGCU Shred Day is October 18.

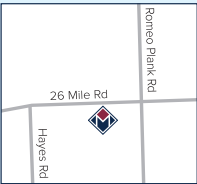
Tossing your sensitive documents in the trash puts you at risk for identity theft. Criminals could discover these items and use your personal information for fraudulent activities. Help prevent identity theft by safely disposing of financial documents, medical records, credit card offers, and other personal documents at our annual Shred Day. You may bring up to five boxes or bags of sensitive documents to be securely disposed of during the event.

Shredding personal documents is just one of the ways you can protect your identity. Learn more by reading our "Easy ways to prevent identity theft" blog at msgcu.org/preventidtheft.

Safely shred your secure documents on Saturday, October 18, from 9 AM to 1 PM at any of these sites:



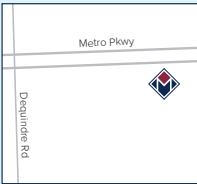
Bloomfield Township
Telegraph, north of Square Lake
1943 South Telegraph Road



Macomb Township
26 Mile, west of Romeo Plank
16224 26 Mile Road



Clinton Township
Garfield, south of 18 Mile
40400 Garfield Road



Sterling Heights
Metro Parkway, east of Dequindre
2356 Metropolitan Parkway

Thank you for your membership.

Choosing a financial institution is an important decision, and we are grateful members have trusted MSGCU to serve their financial needs for over 70 years. Helping members save money through competitive rates and a low reliance on fees are two ways we strive to promote financial success. MSGCU is happy to report this is our eighth consecutive year without increasing fees.

Making it easier to bank with us is at the forefront of all decisions. The credit union recently completed improvements to Online Banking and the MSGCU Mobile App to elevate your digital banking experience. Two MSGCU branch offices have also been remodeled to better serve you. These investments reflect our goal of providing exceptional member service, whether you're visiting a branch office or banking digitally where it's convenient for you.

A significant milestone in the T&I CU merger is approaching, in that their technical systems will be merged into ours in early November. Starting November 3, T&I CU members may visit any MSGCU location to support their financial needs. All members can now visit the Clawson branch office at 600 North Main Street to do their in-branch banking.

Member Appreciation Day and Thanksgiving are near, and we would like to express our gratitude to you, our members, for trusting MSGCU as your financial champion. It is our privilege to serve you, and we look forward to seeing you on October 16 and October 18 for Member Appreciation activities.

Steve Brewer
President/CEO



Put the right loan to work for you.

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. Our Home Equity Rate Special offers rates as low as 5.99% APR,* available October 1–December 31, 2025.

Home equity loans are also an excellent choice for home improvements and other big expenses. Learn more at msgcu.org/homeequity.

Looking for another way to save on interest? MSGCU offers auto loan rates as low as 5.49% APR^ and refinancing your auto loan could be a savvy financial move. Our Auto Rate Pledge provides a 0.25% rate discount† or our lowest rate when you refinance your current loan from another lender. Get details at msgcu.org/autorefi.

*For full Home Equity Loan terms and conditions, visit msgcu.org/homeequity.

^For full Auto Loan terms and conditions, visit msgcu.org/auto.

†For full Auto Rate Pledge terms and conditions, visit msgcu.org/autorefi.

RATES AS LOW AS:

Rates as of October 1, 2025



HOME EQUITY
RATE SPECIAL

5.99%^{APR*}



AUTO

5.49%^{APR*}



Cast your votes and help us award over \$50,000 in grants!

The applications for MSGCU's Classroom Cash Grants program have been received, and it's time to decide which teachers will receive up to \$750 to bring their innovative classroom projects to life. Vote for your favorite projects from October 15 – 25, and help make a positive impact in local classrooms.

🌟 Visit classroomcash.org to cast your vote up to five times per day.

To support more students and educators in the communities we serve, MSGCU is increasing the number of grants we're awarding to 70 this year. The credit union celebrated our 70th anniversary last year, and we're excited to recognize this milestone by helping additional classrooms. Since its inception, the Classroom Cash Grants program has provided more than \$700,000 in grants to over 1,200 dedicated teachers.

Enhancing our branch offices to better serve you.



Providing an exceptional member experience in a welcoming atmosphere is always top of mind at MSGCU. Renovations were recently completed at our Chesterfield Township branch on 23 Mile Road, and we're currently refreshing our Warren location to ensure our branches continue evolving to meet members' needs. Enhancements at the Warren branch include interactive touch screen technology, a refreshed lobby and café space, and two additional offices to serve more members.

We're excited to share the renovations at the Warren branch will be completed before the end of the year. We invite you to stop in to have a friendly conversation with the team and see the remodeled branch.



🎁 **2X POINTS**

Just in time for the holidays: Earn 2X rewards on your MSGCU Visa.

Use your MSGCU Rewards Visa in November and December to earn double rewards points on all purchases. While you're stocking your pantry for holiday meals or checking off your gift list, wrap up extra rewards for the future — up to 2,500 points!

Get guaranteed returns with an MSGCU CD.

Certificates of Deposit make saving easier with guaranteed, risk-free earnings. With our 9-month and 18-month CDs, you can grow your savings even faster. Use our CDs to save for a new car or dream vacation, or give a CD as a thoughtful wedding gift for a couple's future. The minimum deposit for an MSGCU CD is \$500, lower than many banks, and you can choose terms from six months to five years.

*APY = Annual Percentage Yield. APY and rates rounded to the hundredth percentile. \$500 Minimum Average Daily Balance Required. Certificate of Deposits will automatically renew at maturity. You have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Promotional Certificates will automatically renew at maturity to a standard term Certificate offered at the time of maturity.

CD RATES AS OF

September 15, 2025

4.25%^{APY*}
9-MONTH CD

4.05%^{APY*}
18-MONTH CD

Board of Directors Election Notice.

Any MSGCU member interested in running for the Board of Directors for the term beginning in 2026 must submit a letter of interest to the Nominating and Governance Committee by November 3, 2025. Please send letters to: MSGCU, c/o President/CEO's Office, 40400 Garfield Road, Clinton Township, MI 48038.