

Fall
2021

Member Appreciation
and Shred Days

Bloomfield Twp.
branch now open

Championing
financial education

Fall loan offers



CommonInterest

Michigan Schools & Government Credit Union quarterly newsletter



Safeguard your personal information at our member Shred Day.

As our way of showing how much we appreciate you and to help protect your security, join us for Member Appreciation Day and our annual Shred Day.

Stop by any of our 17 branch offices on Thursday, October 21, for Member Appreciation Day for friendly conversation, light refreshments, and a small gift of appreciation. Our appreciation for you continues Saturday, October 23, for our annual Shred Day. An additional location for free document shredding has been added due to last year's popularity. See the three locations below.

To make the most of your shred experience and to ensure all members are given the opportunity to shred on this popular day, we ask that you limit your shred items to four boxes or bags. Please only shred paper that contains sensitive information. An MSGCU team member will return your boxes to you after they've been emptied.

 Read more about what to shred and what's safe to put in the recycle bin at msgcu.org/shred.

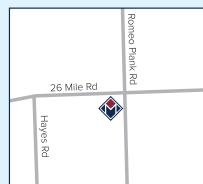
Safely shred your secure documents by visiting any of these sites.



Saturday, Oct. 23
9:00AM - 1:00PM



Clinton Township
Garfield, South of 18 Mile
40400 Garfield Rd.



Macomb Township
26 Mile, West of Romeo Plank
16224 26 Mile Rd.



Troy
Crooks, South of Long Lake
4555 Investment Dr.

Celebrations and appreciation.

In this season of giving thanks, we want to thank you for the trust you place in us to be your financial champion. To show our appreciation during Member Appreciation Day on Thursday, October 21, we invite you to visit your local MSGCU branch office for special giveaways and treats. Visit our Clinton Township, Macomb Township, and Troy branches for free document shredding on Saturday, October 23, from 9 a.m. to 1 p.m.

At MSGCU, we are committed to providing you financial services where and when you need them. Whether it's through online or mobile banking, new branch locations like our 17th branch office now open in Bloomfield Township, convenient services like our new communication preference center, or requesting a callback instead of waiting on hold to speak with our call center, our goal is to enhance and simplify your banking experience.

We remain hard at work to bring you our best and help you manage your finances in a way that works for you. Our team members are here to help, so don't hesitate to give us a call or stop in. As always, we thank you for your membership.

Peter D. Gates
President/CEO



Board of Directors Election Notice. Any MSGCU member interested in running for the Board of Directors for the term beginning in 2022 must submit a letter of interest to the Nominating Committee by November 1, 2021, to receive a nomination package. Please send letters to: MSGCU, c/o President/CEO's Office, 40400 Garfield Road, Clinton Township, MI 48038.

MSGCU's Preference Center is all about you.

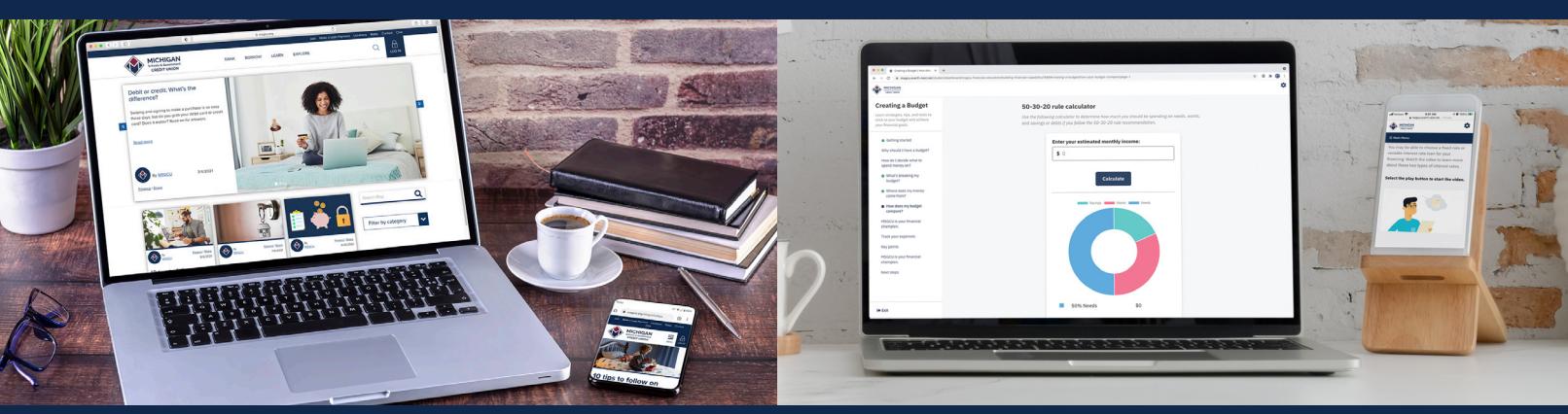
Would you like us to call or text you, and what time of day works best? These are just some of the ways MSGCU helps you customize your experience. Our Preference Center allows you to tell us how you'd like us to communicate with you, as well as opt-in to receive text messages from us. Also, if you're enrolled in eStatements, you can tell us how you'd like your statements delivered by account type, either mailed or electronically. So, if you prefer a mailed paper statement for your credit card but an electronic version for your mortgage, it's your choice.

Visit Online or Mobile Banking and select Preference Center from the menu to update your preferences or speak with an MSGCU team member at any branch office.

Keeping fees low and removing others.

MSGCU is proud to always have your best interest at heart, which includes keeping more money in your pocket with lower fees. We are happy to announce no increased fees or new fees for the fourth year in a row. We will also lower or eliminate the following fees, effective January 1, 2022.

- Elimination of IRA Trustee to Trustee Transfer Fee of \$25
- Reduce Returned Deposited Item Fee from \$25 to \$10
- Elimination of Reg D Overlimit Fee of \$5



Championing your lifelong financial education with new on-demand resources.

We all learn differently, so MSGCU is here in the way that works best for you. From on-demand articles by MSGCU experts and interactive lessons, to personalized one-on-one financial counseling at our branch offices, we are here to provide the financial education to help you champion learning.

Our new blog is home to articles and tips on a variety of topics, from mortgage myths to debt management to paying with your mobile wallet. We are confident you will find something of interest.

Our new online interactive financial education will help you take your financial knowledge to the next level with individual lessons that are grouped into categories called playlists. Take a quick 5-minute lesson or complete a full playlist. Plus, enter to win a \$50 gift card when you complete a playlist. A winner will be selected every week until December 31.

Experience them both and see full details at msgcu.org/education.

MSGCU's newest branch office is now open in Bloomfield Township!

MSGCU's latest branch opening expands access and convenience for members who live, work and commute in Oakland County. Located in Bloomfield Township on Telegraph Rd., north of Square Lake, our newest branch joins our five other Oakland County branches, located in Madison Heights, Royal Oak, Troy, Farmington Hills, and Commerce Township. We look forward to serving you!

Visit us at 1943 South Telegraph, Bloomfield Twp.



Partner with us to protect your accounts.



MSGCU takes your security seriously. There are behind-the-scenes security features in place, as well as those you may notice such as entering a one-time PIN if you log on to your account from a different browser.

Read tips from MSGCU security experts on what you can do to keep your private information safe on our blog at msgcu.org/protect.

Let us champion you with a \$100* bonus.

Now through November 30, get \$100 when you finance \$5,000 or more. Whatever your financial goals, we can help you reach them. Whether your sights are set on a new car, home improvements or a big purchase, we'll champion that goal with personalized guidance and market-leading rates. To apply, stop by your local branch, visit msgcu.org/loan-offer, or call (866) 674-2848.

This bonus makes it an even better time to take advantage of MSGCU's Auto Rate Pledge. If you are an MSGCU member with a car loan through another lender, refinance with MSGCU and save. We'll lower your rate by 0.25% APR[†] or give you our current best rate, whichever is lowest. If you're unsure of your current rate, we can help you find that information and discover exactly how much you can save. Existing MSGCU auto loans are not eligible. Learn more at msgcu.org/autorefi.

*\$100 offer available September 1, 2021, through November 30, 2021. Eligible loans must be closed by January 26, 2022. Subject to credit approval. APR may be higher, based on term of loan, credit score, collateral, and loan to value. Eligible loans include new or used purchase, refinance from another lender, and refinance existing MSGCU loans with an increased balance of \$5,000 or more. Applies to loans originated at an MSGCU branch, call center, or online. Requires Automatic Loan Payment transfer. Visit msgcu.org/promotional-disclosures for complete details.

[†]APR=Annual Percentage Rate.



Help MSGCU give \$45,000 to local teachers in Classroom Cash Grants!

The applications are in, and now it's up to you and the community to determine this year's Classroom Cash Grant recipients. MSGCU will award \$45,000 in grants up to \$750 to local teachers. The grants fund deserving classroom projects that are otherwise not funded by school budgets like innovative ideas for student learning and activities.

Since its inception, the Classroom Cash Grants program has given more than half a million dollars in grants. Voting runs October 15-25.

Everyone is encouraged to vote up to five times a day at classroomcash.org.

Holiday closings

We're closed on:
Columbus Day
Monday, October 11
Veterans Day - NEW for 2021
Thursday, November 11
Thanksgiving Day
Thursday, November 25
Christmas Eve
Friday, December 24
Christmas Day
Saturday, December 25
New Year's Eve
Friday, December 31



Visit a branch

Find your nearest branch 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.
Visit 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