



CommonInterest

Your Michigan Schools & Government Credit Union quarterly newsletter

**MAKING A MOVE?
MAKE MSGCU
YOUR FIRST STOP.**

— Friendly Money —



We believe an informed decision is a better decision.

Make attending our Homebuyers Workshop part of your plan this year as you begin your home search. During the workshop, our Mortgage Consultants will walk you through the entire process, step-by-step. Learn the keys to successful home buying including budgeting, prequalification, closing, and working with a real estate agent.

Join us and receive a home appraisal coupon valued up to \$375.

Attend any one of our Homebuyers Workshops and you will receive a coupon worth up to \$375 to use toward a residential real estate appraisal when you close on a mortgage from MSGCU.* It's our way of saying thank you for letting us help you get into your dream home. These popular workshops are happening at MSGCU branches all over and fill up quickly. Secure your spot by registering at msgcu.org/homebuyers today.

*Appraisal coupon (up to \$375) when attending a free Homebuyers Workshop prior to closing. Coupon credit will be applied at the time of closing.

Upcoming Homebuyers Workshops:

**APR
10**

Clinton
Twp.

**APR
30**

Troy

**MAY
22**

St. Clair
Shores

**JUN
11**

Warren

**JUN
19**

Shelby
Twp.



What's Inside

- Increase equity with home projects
- 5 reasons to use an MSGCU Credit Card
- MSGCU Financial update
- New branch announcement

Let us help you make the right move.

With “for sale” signs popping up faster than dandelions, we are officially in the busiest home-buying season of the year. Whether you are looking for your forever home in Bloomfield Hills or a vacation property several hours north, we will work with you to find the best mortgage solution. Our Mortgage Consultants have numerous years of experience working on our members' behalf and they are happy to meet where it's convenient for you.

Not-for-profit means all for you.

We realize that mortgages are not one-size-fits-all. As a full-service, not-for-profit credit union, we are able to provide our members lower cost and lower interest loans than traditional banks and mortgage brokers.

We stay the course.

While many financial institutions quickly sell your loan servicing after closing, MSGCU proudly services your loan throughout its entire life, providing you with a single point of contact.

Let's talk.

If you are considering buying a new home, we are here to help. Meet with an MSGCU Mortgage Consultant in branch, at your local coffee shop, or find us online at mortgage.msgcu.org.

COME HOME TO A
BETTER MORTGAGE.

— Friendly Money —

“Because we’re MSGCU, members always come first. This is one constant in mortgage lending that, thankfully, will never change.”

Hilda S., Mortgage Consultant

Not moving, but improving?

If you are not in the market for a move but are longing to refresh tired living spaces, an MSGCU Home Equity Loan may be just what you need. Depending on your renovation plans and budget, you can choose between loans and lines of credit with fixed and variable rates.* Either way, we make the process quick and easy.

Home improvement projects can add to the value of your home.

As you research and plan your next renovation, you may want to consider prioritizing projects which may have higher potential for return on investment:

- ✓ Bathroom remodel
- ✓ Exterior improvements
- ✓ Basement remodel
- ✓ Landscaping
- ✓ Attic bedroom conversion
- ✓ Replacement windows
- ✓ Kitchen remodel
- ✓ Deck, patio, or porch addition

Our solutions are made to benefit you.

MSGCU has a full line of financial services that can help ensure you are making the best financial decisions for the long term. Visit a branch, call us at 866.674.2848 or visit msgcu.org.

*Variable rate loans are tied to market index (or prime rate). Rates and payments may change over time.

A passion for service.

At MSGCU, service to others is rooted in our heritage and it drives our future. Members and communities are at the center of what we believe in and everything that we do. When it comes to helping people when it matters most, all of us at MSGCU were honored to assist more than 50 families impacted by the recent government shutdown.

This year, we are pleased to announce that we are expanding our friendly service to a new community. Our 15th branch will be in the growing community of Commerce Township and represents a wonderful opportunity to serve more members with access to a local MSGCU branch. We will keep you updated on this exciting new branch as construction moves forward.

Rewarding the efforts of hard-working students is one of our greatest privileges. This year, more than \$100,000 will be awarded to outstanding students, educators, first responders, and those pursuing a skilled trade. Learn more about our deserving scholarship recipients when they are announced later this month.

Another way we serve our members is with financial education, helping to support your financial wellbeing. MSGCU Financial provides an easy, new way to keep your financial knowledge fresh. Videos about investing, saving for college expenses, retirement planning and more, are available to you by visiting the new msgcufinancial.org.

We are here to support you with answers you can trust. Stop by any branch for a conversation about your financial goals. We look forward to seeing you.

Sincerely,



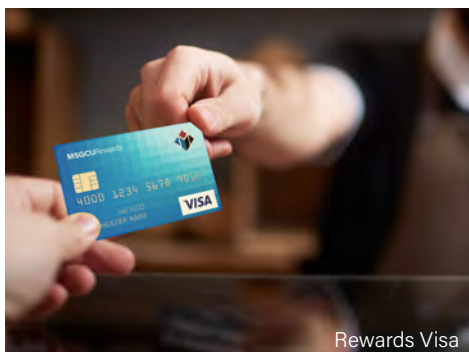
Peter D. Gates
President/CEO

Becoming stronger to
serve you better.
MSGCU now joins the
top 2% of credit
unions in the nation
by asset size.

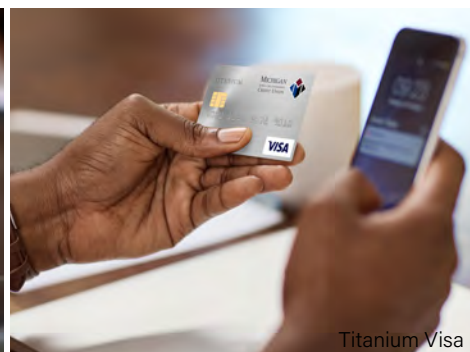




Classic Visa



Rewards Visa



Titanium Visa

MSGCU Credit Cards work in your best interest.

It's simple: our products and services reflect our values. Low credit card rates, minimal fees, and many rewards all work to support your financial wellbeing and give you more power to manage your money.

5 reasons to choose an MSGCU Credit Card:

1. **\$0 balance transfer and \$0 cash advance fees.*** If you are carrying a balance on another high interest rate card, transfer it to an MSGCU Credit Card and save with our low rate. Plus, use your MSGCU Credit Card for quick cash at nearly 30,000 surcharge-free ATMs nationwide.
2. **\$0 annual fee.** Each MSGCU Credit Card has no annual fee.
3. **Lower interest rates.** Fixed and variable rate options as low as 9.75% APR.**
4. **Cash back, travel, and brand name merchandise with the MSGCU Rewards Visa.** Redeem points for 1% cash back, travel, or quality gifts for yourself. Plan to pay the full balance monthly and pocket your rewards.
5. **Smart, digital features.** Every MSGCU Credit Card is compatible with mobile wallet apps and offers you the ability to track your account activity using the MSGCU Mobile App.

Remember, we're always here to help. If you already have an MSGCU Credit Card, rest assured you have a fair and flexible financial tool at your fingertips. If you still need to apply, visit msgcu.org/visa or your local branch.

*A 1% fee (in U.S. dollars) on foreign purchases applies. See MSGCU's Fee Schedule for a complete list of fees; www.msgcu.org/feeschedule

**Titanium Visa has a fixed 9.75% Annual Percentage Rate. Classic Visa has a fixed 12.75% Annual Percentage Rate. MSGCU Rewards has a variable rate based on Prime. Fixed rates will not increase while the plan is open. Subject to credit approval.

What else is new?

We're expanding west to Commerce Township. You are the first to know that we will break ground on our 15th branch this month at the intersection of Walnut Lake Road and Pontiac Trail in Commerce Township. Known as the lakes area of Oakland County, Commerce Township is home to many lakes, parks, local businesses, and will soon feature a state-of-the-art MSGCU branch. With this exciting development, MSGCU continues its mission to help more people and support more local communities.

Rewarding a passion for education. Nearly 300 motivated and inspiring students including high school students, college students, current educators, and for the first time, students studying a skilled trade, applied for an MSGCU scholarship. Honorees will be announced later this month at msgcuscholarships.org.

Emailed receipts now available at our branches. We have made it easier for you to declutter your wallet by offering emailed receipts for your transactions. Next time you visit an MSGCU branch, you are welcome to choose between an eReceipt sent to the primary email address on file, or a printed receipt.

Make the most of your time and money.

Start with a CD from MSGCU.

Certificates of Deposit (CDs) are a guaranteed way to grow your money while you focus your time on family, work, and enjoying the spring weather. Take advantage of our great rates with as little as \$500 down and choose a term from 6 months to 5 years. Use your CD to save for a special vacation, family celebration, retirement plan, cottage fund, or new kitchen. Open an MSGCU CD today via Online Banking.



Save time with MSGCU Mobile Banking.

Access your accounts by downloading the MSGCU Mobile Banking App. With a few taps and a username and password selection, the app lets you control your finances on the go and 24/7. Use your MSGCU Mobile Banking App to:

- ✓ Deposit checks without leaving your desk
- ✓ Check your balances and account transaction history
- ✓ Pay bills anywhere
- ✓ View copies of cleared checks
- ✓ Transfer money
- ✓ Login using your thumbprint*

What's more, MSGCU employs data encryption and security measures to protect you no matter how you access your accounts. View step-by-step tips for getting started with mobile banking at msgcu.org/mobile-banking.

Note: To use the MSGCU Mobile Banking App, you must be an MSGCU member and enrolled in our Online Banking service. Enrollment can be completed through the MSGCU Mobile Banking App or msgcu.org.
*Thumbprint login available on TouchID-enabled Apple iOS and fingerprint login enabled Android devices.

Spring cleaning is for wallets and desktops, too.

Everything about spring makes you want to hit the clean and refresh button. Why not include securing your desktop or cleaning out your wallet as well? Regularly organizing your financial environment also helps to improve your security. Consider these simple steps:

Wallet	Digital	Paper
<ul style="list-style-type: none">✓ Add your MSGCU Credit Cards to a mobile wallet app✓ Toss out expired coupons✓ Photocopy your wallet contents and store in a secure place. Should your wallet ever be lost or stolen, you will know exactly what you are missing.	<ul style="list-style-type: none">✓ Fortify passwords of frequently visited online accounts✓ Review your credit report from annualcreditreport.com✓ Delete unused accounts✓ Recycle unwanted digital devices after clearing all data	<ul style="list-style-type: none">✓ Eliminate paper statements by signing up for eStatements at msgcu.org/estatements✓ Shred sensitive documents✓ Invest in a safe deposit box to keep important paperwork safe, MSGCU offers these at our Clinton Township branch.

MSGCU works 24/7 to keep your account information safe. You can reinforce your security by taking these simple steps. For more tips on security, visit msgcu.org/protect-yourself.

MSGCU Financial launches website.

Wondering how pre-tax contributions affect your pay?
Curious about the basics of Social Security retirement benefits? Say hello to msgcufinancial.org.

This new website offers members 24-hour access to quality investment information and much more.



MSGCU
FINANCIAL

- ✓ **Team introductions.** Get to know your MSGCU Financial Advisors and learn how they can help with retirement planning, investment strategies, estate planning, and more.
- ✓ **Video library.** View quick and helpful videos covering financial concepts, questions, and current events.
- ✓ **Investment calculators.** Use these handy tools to gain a better understanding of the numbers you need and want.
- ✓ **Appointment scheduling.** Use the new site to set up an appointment at an MSGCU branch near you or simply call at 866.674.2848 for more information.
- ✓ **Client log-in.** If you are already benefiting from an MSGCU Financial relationship, you can manage your accounts from this new site.

We know a small investment in your time could make a big difference in your financial future. When you are ready to learn more, an MSGCU Financial Advisor will be happy to meet with you. Make an appointment at msgcufinancial.org or call 866.674.2848 today.

Securities & Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. MSGCU Financial and Michigan Schools and Government Credit Union are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

The MSGCU Privacy Notice reflects our commitment to members.

Our Privacy Notice has not changed; you can view the notice online at any time at msgcu.org/privacy. If you would like a copy mailed to you, please call us at 866.674.2848.

Holiday Closings

Memorial Day
Independence Day

Monday, May 27
Thursday, July 4

Annual Meeting Notice

Main Office, Clinton Township
Thursday, April 18, 2019 at 6 p.m.

Visit a branch

Find your nearest branch
at 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

Live Chat: msgcu.org/chat
Mon-Fri: 8 a.m.-8 p.m.
Sat: 9 a.m.-1 p.m.

Give us a call

Phone: 586.263.8800
Toll Free: 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.