



CommonInterest

Your Michigan Schools & Government Credit Union quarterly newsletter

With MSGCU, banking is easy, fast and smart.

Thousands of MSGCU members are loving our new
Mobile App and Online Banking.

"Great app very pleased with it so far!"



Chris19222

"I love the alert options to help me stay on top of my balances and transactions. I love being able to connect all my MSGCU accounts in one place and just log in with my thumbprint."



Andrea L.

"I am honestly mind blown by how smooth sign up was...Love having card controls and being able to send money to pretty much anyone! It does not get any more convenient than this. 😍"

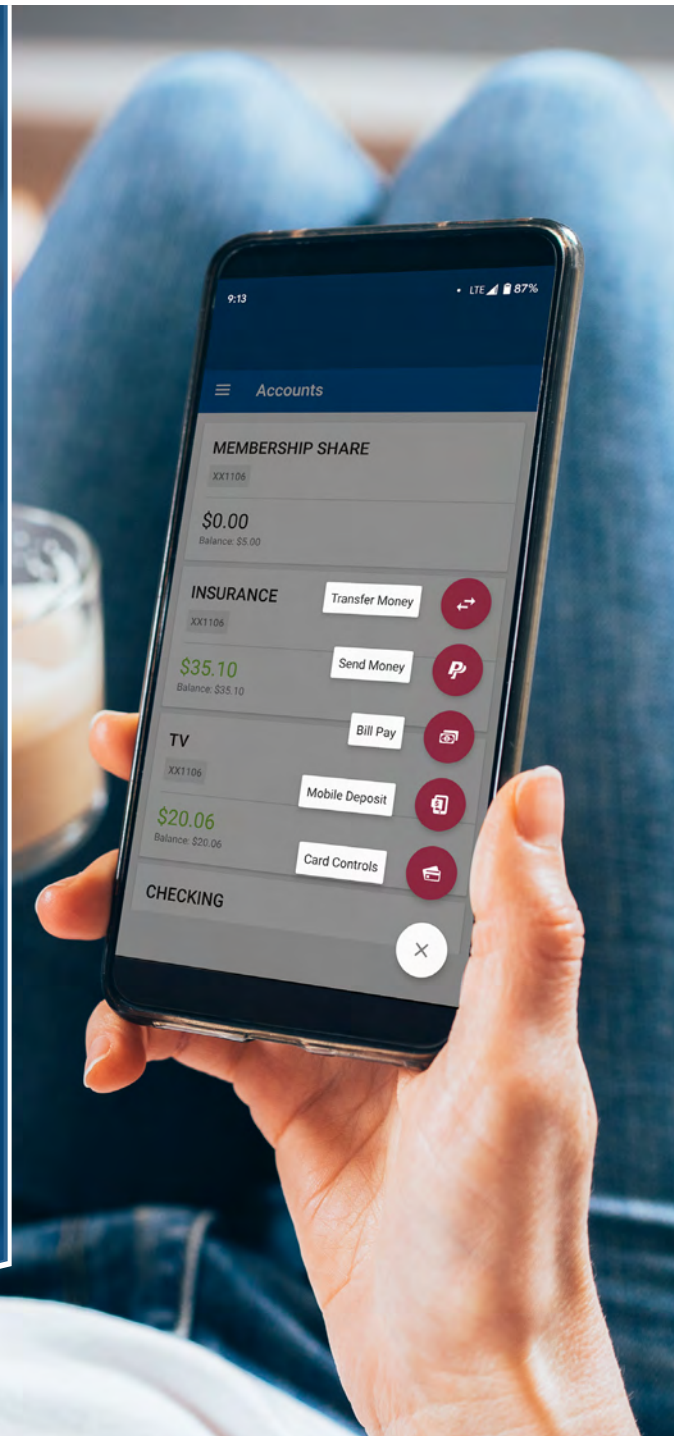


Christiane R.

"Easy to use, layout is awesome. Fantastic update!!"



Kevin G.



What's Inside

- New Mobile & Online Banking features
- Start your home search with MSGCU
- Introducing the MSGCU Achieve Student Debit Account

The true power of caring and community.

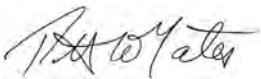
In these difficult and trying times, we look to our family, friends, and community to share words of wisdom, moral support, and inspiring stories. During the past few weeks, we have watched our communities do the same.

First responders and health care workers have worked tirelessly to aid impacted individuals. Our educators across the state have inspired us by transitioning their teaching to online or other methods for instruction and students are adapting to new learning environments. Thoughtful community members have come together to provide assistance to elderly neighbors and families in need. We are witnessing the power of when caring and community come together.

At MSGCU, we, too, are here to help. We have a long-standing tradition of doing what is right for our members, especially during times of crisis. We remain positioned to help in the challenges that you may be facing today and in the coming weeks with short-term loans, skip-a-pay for loan payments, and other solutions designed for your situation. Our new Mobile and Online Banking gives you access to your accounts 24/7, and our call center and online chat are at your service.

Now more than ever, we are proud every day to have assisted you with your financial needs. We look forward to serving you well into the future with caring and community at the forefront.

Sincerely,



Peter D. Gates
President/CEO


We are proud to be a caring organization dedicated to our members' financial wellbeing.



Thousands of members have discovered an easier way to bank with MSGCU's new Mobile and Online Banking.

Our state-of-the-art mobile app and online banking site are designed around you. Whether you are at the grocery store and checking your balance, or at home and sending money to family, it's now more convenient than ever to manage your money. We're excited that so many MSGCU members are already enjoying these new and enhanced features:

- ✓ **One username**
Link all of your MSGCU accounts under one username.
- ✓ **Send money to anyone**
Powered by PayPal, send money to anyone, safely and securely from your MSGCU account.
- ✓ **Lock and unlock cards**
Turn your cards on and off for security.
- ✓ **Financial insights**
Improvements to transaction history allow for better insights into spending and saving.

 **Register for our new Mobile and Online Banking today.** Check out our tutorials on popular new features at msgcu.org/newonlinebanking. If you want one-on-one help, give us a call at 866.674.2848.



When you see this icon, it means there's more to read online.

Let MSGCU give you an advantage in your home search.


Welcome to the homebuying season! If you're all-in for a new home or even thinking about it, we're here to help you gain an advantage in a competitive housing market.

What defines a "true" pre-approval?

A true pre-approval requires proof of income, assets, and credit. In return, you'll receive an electronic letter from MSGCU confirming you are approved for a specific loan amount. This means you'll have an excellent competitive advantage when submitting an offer compared to other buyers with only a pre-qualification. Plus, there will be no surprises when you've found the perfect home and it's time to apply for your loan.

Let our team of mortgage experts help you purchase your first home, dream home, or refinance your current loan with these loan options:

- ✓ Fixed-rate loans
- ✓ Adjustable-rate loans
- ✓ FHA loans
- ✓ Vacant land loans

 **We're here to help.** Call us at 866.674.2848 or apply online at msgcu.org/mortgage.

LOOKING OR BUYING?
OUR EXPERTS CAN HELP.

Friendly Money

"A lot of people start the process by touring houses without knowing their financial strength. A better approach is to start by getting a true pre-approval from MSGCU. That is a true measure of what's financially best for you."

— Bryan G. MSGCU Mortgage Production Manager

Introducing the MSGCU Achieve Student Debit Account.

We're excited to announce a new account designed for young adults aged 16-23 is coming soon. The Achieve Student Debit Account acts just like a checking account, but is so much more:



- ✓ **Roll Up the Change.** After every purchase, we round the amount to the nearest dollar and transfer the extra change into a savings account automatically.
- ✓ **Mobile ready.** It's easy to manage money on the go with the new MSGCU Mobile App.

- ✓ **Spending limit.** With a daily transaction and ATM withdrawal limit, overspending won't be a concern. This also helps guard against possible fraudulent activity targeting teens and young adults.



Know a student? This saving-savvy account is full of everything that young members need to learn about managing and saving money. Stay tuned to msgcu.org to learn more.

MSGCU Financial is now MSGCU Investment Services.

MSGCU Financial, your investment and wealth management services team, is updating our business name to MSGCU Investment Services. While the name is different, our commitment to serving you remains the same. Start investing today at msgcuinvestmentservices.org.



MSGCU
INVESTMENT
SERVICES

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Michigan Schools and Government Credit Union and MSGCU Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MSGCU Investment Services, and may also be employees of Michigan Schools and Government Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Michigan Schools and Government Credit Union or MSGCU Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Learn how MSGCU is responding to the COVID-19 outbreak at msgcu.org/covid19

Holiday Closings
Memorial Day Monday, May 25
Independence Day Saturday, July 4

Annual Meeting Notice
 April 23 at 6:00 p.m.
 Clinton Township Branch



View branch locations

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

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 Fri: 8 a.m.–7 p.m.
 Sat: 8 a.m.–1 p.m.