



# CommonInterest

Your Michigan Schools & Government Credit Union quarterly newsletter

YOUR BEST INTEREST  
IS OUR BEST INTEREST.

— Friendly Money —

## Grow your money faster with MSGCU.

In this current rising rate environment, MSGCU Certificate of Deposits (CDs) offer an excellent opportunity for members to grow savings faster. And you'll be happy to know we are vigilant in our analysis of market rates for CDs. "We want to be sure we are providing the best opportunity for financial success, that's why we offer several market-leading CD rates and terms," said Steve Brewer, MSGCU Chief Financial Officer.

While you're thinking about saving, plan to grow your holiday funds now. Talking about the holidays in January may seem unconventional, however in December you could be smiling large with cash-on-hand for holiday shopping. MSGCU Holiday Savings Accounts allow you to grow your savings throughout the year with earnings that exceed regular savings rates.

It's a great time to get started on your savings this year with a visit to one of our 14 branch offices, giving us a call at 866.674.2848, or chat live with us at [msgcu.org/chat](https://msgcu.org/chat). We're here to help.

### What's Inside

- Local teachers win grants
- Annual security checkup
- New scholarship announced
- Banking conveniences

# Make securing your information an annual practice.

Keeping your personal and financial information more secure isn't just about doing one thing, it's about doing many things regularly. Just as we work to maintain our health, homes, and vehicles, we must work to maintain strong personal security. Completing this annual security checkup is a great place to start.

- ✓ **Verify account information.** Double-check your address, phone, joint owners and beneficiaries.
- ✓ **Commit to monitoring your accounts daily.** Sign up for text alerts in MSGCU Online Banking.
- ✓ **Shred sensitive paperwork.** And keep copies of important documents in a secure location like a safe deposit box or a fire-safe chest.
- ✓ **Review your credit report at [annualcreditreport.com](https://annualcreditreport.com).** Visit an MSGCU branch to review your credit report with a Certified Credit Union Financial Counselor.
- ✓ **Change passwords.** Longer passwords with unrelated words are stronger than simply adding special characters.
- ✓ **Talk with your family about security, especially youth and seniors.**

## Important security best practices.

When it comes to scams and fraud, youth and seniors are particularly vulnerable. Be sure to share these best practices.

**NEVER** respond to solicitations for "easy money."

**NEVER** share account numbers, PINs or passwords.

**NEVER** include sensitive information in email or texts.

**NEVER** open or respond to unsolicited bulk email messages.

**NEVER** open attachments from unknown senders.

**NEVER** use public computers for sensitive transactions.

**NEVER** respond to pop-up windows, text messages or emails looking for sensitive information.

**ALWAYS** be sure your computer has antivirus software.

## Protecting your account is our top priority.

Remember, MSGCU will never ask for personal or account related information via email, pop-up window or text message. To learn more about all of the ways we safeguard your information, please visit [msgcu.org/safeguard](https://msgcu.org/safeguard). And, if you suspect you've been targeted for theft or fraud, please contact us immediately at **866.674.2848** and/or your local law enforcement.

## New scams, old tricks — be aware!

Recently, students in Michigan high schools have been targeted for a new type of financial fraud called **card cracking**. Fraudsters entice students to hand over their debit or credit card information for a few easy dollars.

They'll tell the student to report the activity as "unauthorized" to their financial institution and nothing can be blamed on them. If it sounds too good to be true, it's just that: not true. Remind your students to never give out personal or account information and to report suspicious activity to school authorities.

## Ease into 2019 with these banking conveniences.

Some things at MSGCU never change and that's a good thing. We're always going to do what is best for you and that's why you've been kind enough to give us a 97% member satisfaction rating for more than a decade. We're also always looking for smart ways to improve service and add more convenience to your life.

### Look at our recent upgrades.

#### Hear your account balance by phone, no waiting.

Our new automated system lets you hear your balance quicker. Simply call 866.674.2848, press "3" followed by "1" and follow the prompts.

**Our Call Center opens early.** At 8:00 a.m., Monday through Saturday, call 866.674.2848 and an MSGCU team member will graciously be at your service.

**Answering your call, quicker.** Technology upgrades and advanced training has cut call center hold times in half over the past year.

**Getting a mortgage is even easier.** Visit [msgcu.org/mortgage](https://msgcu.org/mortgage) to use helpful calculators, estimate your rate, request a consultation, and apply online.

**Live chat until 8:00 p.m., 5 days a week.** If you have a quick question and want immediate service, chat live with an MSGCU team member at [msgcu.org/chat](https://msgcu.org/chat).

### Upgrades to be on the look out for.

**Fingerprint login for your MSGCU app.** Already a feature for iPhone users, and coming soon for Android users, access your MSGCU mobile app with just your fingerprint.

**MSGCU branch expansion.** East to west, we're currently 14 branches strong and working on soon-to-be-announced MSGCU branch #15. Stay tuned!

**Credit Card eStatements.** Members with an MSGCU Credit Card already enrolled in regular eStatements will be conveniently auto-enrolled into credit card eStatements when they become available in February. If you haven't opted in to eStatements, learn more at [msgcu.org/estatemnts](https://msgcu.org/estatemnts).

**MSGCU Financial website coming soon.** We will feature the MSGCU Financial advisors who can help you with retirement planning, investment strategies, estate planning, and more.



## MSGCU helps you prepare for tax season

Know these important dates for your Individual Retirement Account (IRA) and plan to take advantage of special savings when preparing your 2018 taxes.

**IRA contributions for 2018 must be made by Monday, April 15, 2019.** Add money to your retirement account for the 2018 tax year by Monday, April 15, 2019. Your contribution will be reported on Tax Form 5498 which you will receive in May 2019. However, you may still show this contribution on your 2018 taxes.

**IRA distribution 1099 records ready at the end of January 2019.** If you've taken any distributions (withdrawals) from your IRA, you will receive a 1099 tax form. This form is required for filing your 2018 taxes.

**MSGCU members receive a discount when using TurboTax.** If you file your taxes using TurboTax, save up to \$15 with your MSGCU member discount now available through April 15, 2019. Visit [msgcu.org/turbotax](https://msgcu.org/turbotax) for more information.

## Our difference comes down to one word.

Every day at MSGCU, we are committed to our mission, and what truly sets us apart: caring. At our core, we are a caring organization dedicated to promoting financial success for our members. For us, caring means always doing what is best for you, our members. That includes exceptional rates, fair and honest terms, intelligent and personalized solutions, and authentic people providing friendly service.

As we live our mission on a daily basis, we are one team focused solely on helping members reach their financial goals. This successful collaboration is reflected in MSGCU being named a Top Workplace for the sixth year in a row. We are honored to receive this recognition, and consider it reinforcement of our ongoing and sincere effort to serve you, our member.

I would like to announce that our scholarship program is growing. We now offer 45 scholarships to high-achieving students and educators, including two new scholarships of \$2,500 each for individuals seeking a skilled trade expertise. This new scholarship is named for our long-time MSGCU Board Member, Dr. William Cayen, for his passionate support of skilled trade workers and the important role they serve in our community. All of us at MSGCU are honored to contribute to this growing sector.

Please stop by and see us soon, give us a call, or chat with us online. The new year is a great time to revisit financial goals and make future plans. We look forward to helping and are grateful for the opportunity.

Sincerely,



Peter D. Gates  
President/CEO



### MSGCU receives awards for community involvement.

In 2018, MSGCU received second place for the following awards:

**Louise Herring Philosophy-in-Action Member Service Award** for offering our members a convenient and flexible Skip-a-Pay program. Many members employed by a school district may need the opportunity to skip a payment during the summer months when school is out, so MSGCU offers the program throughout the year.

**Desjardins Adult Financial Education Award** for our inclusive approach to teaching members and area residents how to

build a personalized path to financial wellbeing. In 2018, we reached more than 1,250 adults at 59 financial workshops offered in-branch and in the community.

**Desjardins Youth Financial Education Award** for our innovative youth programs including Financial Reality Fairs, High School Marketing Campaign Competition and classroom workshops aimed to reach students where they are most comfortable and eager to learn. In all, we worked with 28 schools and several colleges to present 217 workshops, reaching more than 5,600 students.

# Annual Meeting Notice

Thursday, April 18, 2019  
6 p.m. | Main Office, Clinton Twp.

## Interested in serving?

### Nomination for the Board by Petition

If you wish to be included on the ballot for the Board of Directors:

1. Submit a written request to the President/CEO for a nomination package.
2. Collect verifiable signatures of at least 3% of the current membership supporting your candidacy.
3. Forward the signatory document along with a candidacy notice and résumé to:

**MSGCU**

Attn: President/CEO's Office  
40400 Garfield Road  
Clinton Township, MI 48038

In your candidacy notice, please include the following:

- Your name, address, MSGCU account number, and daytime phone number.
- A brief note detailing how your skills can assist MSGCU.

**Completed submissions  
must be received by  
Friday, February 1, 2019.**

## Board of Director nominees

**Elizabeth (Libby) Argiri** - Ms. Argiri has been employed as a financial and business administrator at Macomb Community College for 17 years, serving as Vice President for Business since 2010. Serving on several boards through the years, Ms. Argiri is the Chairwoman for the Michigan Community College Risk Management Association, a past board member and officer for the Community College Business Officers (a national organization serving the needs of community and technical colleges throughout the United States and Canada), a past President of the Michigan Community College Business Officers Association, and a prior school board member of Fraser Public Schools. Ms. Argiri is a certified public accountant and earned a Bachelor of Arts, Accounting with Honors, and a Master of Business Administration in Integrative Management, both from Michigan State University. Ms. Argiri is also a graduate of Leadership Macomb. Ms. Argiri's husband, Sam, is an Elementary Principal in Fraser Public Schools. They reside in Clinton Township with their children, Lauren, Allison, and Sammy, who are all members of MSGCU. Ms. Argiri welcomes the opportunity to continue to participate in shaping the growth and success of MSGCU and to assist in building upon MSGCU's mission of being a caring organization dedicated to promoting financial success for members.

**Charles Thomas** - Prior to his retirement in 2010, Mr. Thomas was employed as a financial and business administrator at Macomb Community College for 34 years, serving as Vice President for Business from 1995 until his retirement. Prior to joining the College, he worked as a certified public accountant employed by Arthur Young and Company. Mr. Thomas has served on the Board of MSGCU since 1996. Mr. Thomas earned a Bachelor of Science in Accounting and a Master of Business Administration in Finance, both from Wayne State University. Mr. Thomas also served on the Board of Directors of the Michigan Public School Employees Retirement System from 2011-2015. As an MSGCU Board Member, Mr. Thomas' goal is to ensure that the Credit Union continues to provide efficient and effective services for members that contribute to their financial success.

**Richard P. Maierle** - A Detective Captain for the Clinton Township Police Department, who has held a variety of positions within the Police Department over his distinguished 39-year career. Mr. Maierle has been a part-time Lieutenant for the Macomb Township Fire Department for over 25 years. He previously served as a past Trustee for the Michigan Association of Public Employee Retirement System and currently is an appointed citizen representative of the Macomb Township Fire Pension Board. Mr. Maierle served for ten years as an appointed employee representative of the Clinton Township Post-Retirement Health Care Fund. He received his Bachelor of Science Degree in Business Administration from Wayne State University and his postgraduate studies in Public Administration from Central Michigan University. He is also a graduate of the FBI National Academy, Session 213. Mr. Maierle would like to continue his service on the Board of Directors to make MSGCU an even better place to do business and to ensure that members receive the best services, products, and return on their investment.



### Remembering Stephen E. Thomas

It is with great sadness that we inform you of the passing of one of our MSGCU Board Members, Stephen E. Thomas. Mr. Thomas served on the MSGCU Board of Directors for 21 years and was an MSGCU member for more than three decades. He was a dedicated advocate of MSGCU and our members, and he believed strongly in the philosophy of people helping people.

His contributions to MSGCU and his community were significant and impactful. He was a Vietnam War Veteran, a retired Sergeant of the Macomb County Sheriff Department, and retired as the Administrator of the Special Investigation Unit for Michigan Basic Property Insurance Association. He held Director roles on several Boards including the Michigan Chapter of International Association of Special Investigation Units, the Michigan Chapter of the International Association of Arson Investigators, and many others. We will remember Mr. Thomas for his legacy of service and dedication to others.



## Local teachers receive grants from MSGCU — hooray Classroom Cash!

Hundreds of students, parents and supporters voted to make 63 inspiring educators the recipients of MSGCU Classroom Cash Grants. Now Ms. Zawierucha's 3rd grade class will be getting a "maker's space" complete with a 3D printer and coding materials. Mr. Sauer's music room will get new recording software, microphones and cables. Ms. Casbar's 2nd grade class will soon be setting up their new leveled library. To learn about all of the exciting things teachers and students will do with the grants, visit [classroomcash.org](http://classroomcash.org).

## Announcing a new MSGCU scholarship for skilled trades.

Attention hard-working students heading to college, first-responder academies and now, skilled trades programs, MSGCU has \$106,000+ in scholarship money to help fund your pursuits. When you apply, tell us how you have been a leader in academics and of service to others in your community. **Our application period begins this month. Find more information at [msgcuscholarships.org](http://msgcuscholarships.org).**

**New!** The Dr. William Cayen Skilled Trades Scholarship will award a total of \$5,000 to two individuals enrolled in a skilled trades program and are pursuing a career in industrial and advanced technology trades.

## Extra savings with Sprint®.



Nothing satisfies us more than saving you money with a better rate or a smarter solution. That's why we're excited to have saved members more than \$143,000 with Sprint Cash Rewards.

With the program, MSGCU members earn \$100 in cash rewards on unlimited lines with Sprint and a \$100 annual loyalty reward every year. Plus, receive 25% off select accessories at your local Sprint retailer. For more information and to sign up, visit [msgcu.org/sprint](http://msgcu.org/sprint).

### Holiday Closings

**New Year's Day**  
Tuesday, January 1

**Presidents' Day**  
Monday, February 18

#### Visit a branch

Find your nearest branch at [msgcu.org/locations](http://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](http://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](http://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.