



CommonInterest

Your Michigan Schools & Government Credit Union quarterly newsletter



START YOUR YEAR
WITH MANY REASONS
TO CELEBRATE.

Friendly Money

At MSGCU, the giving season never ends.

If holiday shopping has left you with balances on high-interest credit cards, we're here to help. With rates as low as 9.75% APR*, our credit cards come with all of the friendly features you've come to expect from MSGCU, plus, a special gift! Right now, we'll pay you to transfer your balances to an MSGCU Classic or Titanium Visa.

Get 1% cash back for balance transfers.

Transfer balances from other higher-interest credit cards to your MSGCU Classic or Titanium Visa and we'll pay you 1% of the total.** While other credit cards charge you for balance transfers, we actually pay you and provide a low rate with no balance transfer fee. It's our friendly way of putting some balance back into your life.

Plus, a \$50 bonus for new cardholders.

Open a new MSGCU Classic or Titanium Visa and earn an additional \$50 when you make 20 purchases within the first 60 days.† And when you add your MSGCU Visa to your favorite mobile wallet app, you can enjoy all the benefits of having your credit card conveniently, and securely, stored on your smart device.

We make it easy to apply by visiting your local branch, calling us at 866.674.2848 or visiting msgcu.org/visa.

*APR = Annual Percentage Rate. Subject to credit approval. A 1% fee (in U.S. dollars) on foreign purchases applies.

**Earn 1% cash back on all balance transfers from other financial institutions performed by a Member Service Representative to a new or existing Classic or Titanium Visa. Balance transfers must be completed within 60 days of the member's initial transfer—with the initial transfer taking place between 1/2/2020-3/31/2020. The 1% cash back, up to \$400 maximum, will be deposited into the member's savings account after the 60 days has concluded. At time of incentive payout, member's credit card must be open and balance must be at least 50% of the cumulative total of transferred balances.

†Available for MSGCU Classic and Titanium Visas opened between 1/2/2020-3/31/2020. Not available to those that have closed an MSGCU Classic or Titanium Visa 12/1/2019 or later. Complete 20 transactions within 60 days of account opening to earn \$50 cash bonus. All offers are subject to credit approval and may change at any time. For complete details, go to msgcu.org/disclosures/promo, visit a branch, or call 866.674.2848.

What's Inside

- New Mobile and Online Banking coming soon
- 2020 scholarships announced
- Chesterfield branch on Hall Rd. grand re-opening
- Mortgage pre-approvals

Let us help you with your financial goals.

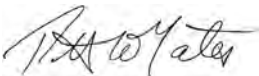
Happy New Year from your Michigan Schools and Government Credit Union family. This time of year is the perfect opportunity to look toward the future while celebrating the achievements of the past year. Through the success that MSGCU experienced this past year, there is one thing that will always remain constant: our dedication to our members and the "people helping people" philosophy.

At MSGCU, we know how important it is to continue learning and giving back to members. We are humbled to earn statewide recognition for our commitment to financial literacy and community support. We have included more information about these awards below.

I am also honored to share that we have recently been named a Top Workplace by the *Detroit Free Press*, and this is our seventh consecutive year receiving this recognition. This distinction is a true testament to the helpful and caring team members that take great pride in providing you, our members, with exceptional service every day.

Now is a great time to set or review your financial goals and make plans for the future. We are here to help. Visit any branch to have a conversation with us, and together, we will make plans to help you achieve your goals. As always, we appreciate the trust you put in us as your financial institution.

Sincerely,



Peter D. Gates
President/CEO



We're so honored.

MSGCU has received the following awards this year. We appreciate the honors and are delighted to share them with you.

Top Workplace Award. This marks the seventh year that we have been recognized by the *Detroit Free Press*.

Desjardins Adult Financial Education Award, First Place, recognizes our thriving member education programs, including our Homebuyer's Workshop, which helped to better prepare attendees in making home-buying decisions they can comfortably afford.

Desjardins Youth Financial Education Award, First Place, recognizes outstanding effort in preparing young people for financial success, including the expansion of our Financial Reality Fairs.

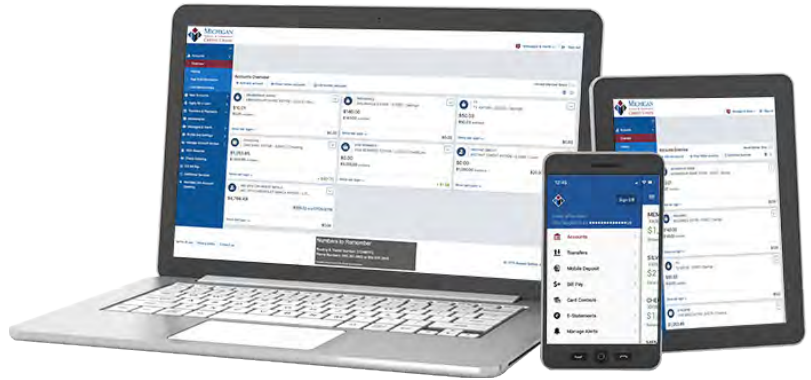
Louise Herring Philosophy-in-Action Member Service Award, Second Place, recognizes our quick response assisting government employees impacted by the federal government shutdown in December 2018.

New Mobile App and Online Banking coming soon.

Everything you love about MSGCU Mobile and Online Banking is about to get even better with an all-new experience.

Here are some of our exciting new features:

- ✓ Send money to family and friends from your account using PayPal®
- ✓ Categorize your transactions for better budgeting
- ✓ Turn your debit and credit cards on and off for greater security
- ✓ Easily and quickly view your account balances



Your first opportunity to enjoy the upgrade is coming soon and we encourage you to review your contact information in your Online Banking account before you are asked to re-enroll.



Learn more at msgcu.org/newonlinebanking or visit your local MSGCU branch.



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

We are dedicated to supporting students and educators.

2020 scholarships open January 6 for applications.

It's January, which means it's scholarship season! This year, we are awarding more than \$106,000 to students and educators who are leaders in academics, service, and character in the communities we serve.

- **Educational Solutions Scholarship** for graduating seniors heading to college in the fall.
- **Rudolph Heino High School Scholarship** for graduating seniors committed to helping others.
- **Larry Swantek Scholarship** for future teachers already in college or heading to college in the fall.
- **Educator Advantage Scholarship** for educators enrolled in continued education.
- **William Cayen Skilled Trades Scholarship** for skilled trades certificate students.
- **Stephen Thomas First Responders Scholarship** for police and fire cadets graduating from Macomb Community College, Oakland Community College, or Schoolcraft College.



Learn more about each MSGCU scholarship and apply by visiting msgcuscholarships.org.

Classroom Cash Grant winners inspire us all.

Thank you to everyone that participated in the 2019 Classroom Cash Grants program. We are thrilled to award more than \$51,000 to 71 educators spanning 52 schools in the Metro Detroit area. Our winners never cease to amaze us with their creativity and passion! Funded projects include interactive technology, books, and more.



Learn about all of the exciting things teachers and students will do with the grants at classroomcash.org.

More exciting news.

- ✓ Get a head start on your spring home search with a true pre-approval from an MSGCU Mortgage Consultant. Then when you find the perfect home, you can act quickly and confidently.
- ✓ Our branch in Chesterfield on Hall Road near M-59 and I-94 interchange is nearly complete with renovations. You're invited to join us during our Grand Re-Opening Celebration Week Jan. 27 – Feb. 1.
- ✓ You can receive up to a \$15 discount when using TurboTax when you do your taxes online. Learn more at msgcu.org/turbotax.

Meet our Board of Director nominees.

William Cayen retired after 35 years in public education where he worked as a teacher, counselor and high school principal. He served in the Berkley, Rochester and Madison School Districts. For the past 50 years, Dr. Cayen has been a member of the Board of Directors at the SOC Credit Union and MSGCU.

Teresa DiMaria was an educator for 42 years and retired from Rochester Community Schools as an elementary principal in 2017. Prior, she worked in Chippewa Valley as a teacher and building administrator. Mrs. DiMaria is currently president elect of the Zonta Club of Pontiac North Oakland.

Richard Shoemaker, employed by the L'Anse Creuse Public Schools and retired after 32 years. Mr. Shoemaker served as teacher, department head and facilitator of industrial education, coordinator of several high school computer networks, and co-chaired the committee for development of the Pankow Vocational Technical Center.



Would you like to learn more about our Board of Director nominees? Read their full bios at msgcu.org/board.

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 percent of the current membership supporting your candidacy.
3. Forward the signatory document along with a candidacy notice and resume to:

MSGCU

Attn: President/CEO's Office

40400 Garfield Road, Clinton Township, MI 48038

In your notice, please include your name, address, MSGCU account number, daytime phone number, and a brief note detailing how your skills can assist MSGCU. **Completed submissions must be received by February 3, 2020.**

Holiday Closing

Presidents' Day
Monday, February 17

Annual Meeting Notice

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



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.