

Spring
2026

New
Branch Office

Protect Yourself
from Scams

Auto
Savings

Earn 1.5%
Cash Back



CommonInterest

Michigan Schools & Government Credit Union Quarterly Newsletter



Thinking about moving or improving? We can help you figure out your options.

As life changes, your home often needs to change with it. Deciding whether to renovate your current space or find a new one isn't always easy. We're here to help you weigh your options, without pressure to decide right away.

- **Thinking of moving?** If you've outgrown your current address, we can help you prepare for what's next. From saving for a down payment to understanding your buying power, our team will guide you through the mortgage process so you know what to expect.
- **Ready to improve?** If you love your neighborhood and want to update your space, your home's equity may help you move forward. A home equity loan or line of credit can be a flexible way to fund renovations or other updates, without the hassle of moving.
- **Just need clarity?** You don't need a final plan to start a conversation. Whether you're weighing the "what ifs" or simply have questions, our local lending experts are here to listen, talk things through, and help you find the path that feels right for you.

 Explore your options at msgcu.org/homegoals.

Guided by our commitment to serving members.

Spring and its promise of growth is something everyone looks forward to after a long winter. Adding new branch offices for our growing membership is always top of mind at MSGCU to ensure members have convenient locations for in-person banking. We are pleased to announce a new branch office will open later this year in St. Clair Shores, our second location in this community.

Options for digital banking are also important, and we're excited to offer digital card issuance starting this year. This method instantly delivers a new or replacement card via a secure app or link. Members can immediately add the card to the digital wallet on their smartphone, such as Apple Pay or Google Pay, for easy and secure payments online or in stores. MSGCU is also launching refreshed youth programs this year to better support our youngest members and their families.

Helping our members strengthen their finances is at the center of all we do. Friendly MSGCU team members are here to help if you'd like to review the financial goals you set earlier this year or ask questions about reaching new ones. Make an appointment, stop in your local branch office, or give us a call. Our team of financial champions look forward to serving you.



Steve Brewer
President/CEO



Another year of putting you at the heart of all we do.

The credit union philosophy of “people helping people” drives our commitment to empowering our members and strengthening communities. We're proud to share 2025 highlights, including initiatives that made a positive impact on members and their communities.

- **Elevated communities** with over \$340,000 provided to local organizations and individuals, including more than \$185,000 in scholarships and grants to help students and educators.
- **Enhanced member services** by adding two branches, refreshing locations, and implementing service improvements.
- **Provided financial education** to nearly 14,000 individuals to support our mission of promoting financial success.
- **Honored by awards and accolades**, including our 13th consecutive year as a Top Workplace.

Thank you for choosing MSGCU as your financial champion and allowing us to serve you in 2025 and beyond.

A new look for MSGCU statements.

The account statements our members receive electronically or via mail will have a new look beginning in April for mortgage statements and May for all other account statements. The important information you're used to seeing on account statements will remain the same, as well as preferences for eStatements. Visit msgcu.org/statements to learn more.

Our Privacy Notice outlines how member data is protected.

The MSGCU Privacy Notice continues to reflect our commitment to members and has not changed. You can view the notice online by visiting msgcu.org/privacy. Please call us at (866) 674-2848 if you would like a copy mailed to you.

We can steer you in the direction of auto savings.

Whether you want to save on a new set of wheels or drive down the monthly payment on your auto loan from another lender, MSGCU has you covered.

• **Auto loans:** Come to MSGCU before you look for a new or used car, and we'll help you get preapproved so you can shop with confidence. Once you find the right ride, our competitive loan rates, as low as 4.99% APR*, and zero application fees will help you save.

✦ Learn more at msgcu.org/auto.

• **Auto refinancing:** Want to keep your car but trade in your loan rate? Take advantage of our Auto Rate Pledge. Bring us your auto loan from any other financial institution, and we'll give you a 0.25% rate discount^ or better.

✦ Get started at msgcu.org/autorefi.

*For full Auto Loan terms and conditions, visit msgcu.org/auto.

^For full Auto Rate Pledge terms and conditions, visit msgcu.org/autorefi.

RATES AS LOW AS:

Rates as of March 16, 2026



AUTO

4.99% APR*

New and improved branch offices for our members.

Conveniently located branch offices that are welcoming, modern, and well-equipped to meet our members' needs support an excellent service experience. Members will see an expanded and refreshed branch office network this year.

New branch coming to St. Clair Shores: We're excited to announce that our 25th branch office will open later this year. Construction is currently underway on the new location on Harper Road in St. Clair Shores.

Branch improvements in Madison Heights: Renovations are nearly complete at our Madison Heights branch office. To improve your banking experience and update the space, changes include:

- Expanding office spaces for member service
- Relocating the waiting area
- Adding a new coffee bar
- Installing interactive touchscreen technology
- Refreshing the interior with a new look

✦ Visit msgcu.org/newbranches for construction and renovation updates.



Enhancing the loan process from application to closing.

Providing competitive loan rates and personalized lending guidance support our members in reaching important financial goals. MSGCU recently implemented a new loan origination system to simplify the loan process. With this new platform, members will benefit from an easier application in our branches and through MSGCU's Mobile App and Online Banking, with faster approval and turnaround times.

More rewards are coming your way!



Starting April 1, earn **1.5% cash back** on all MSGCU Rewards Visa purchases going forward.



Plus, earn **2X rewards** on travel purchases through May 31.

Keep your MSGCU Rewards Visa top of wallet and earn more every day.

✦ Visit msgcu.org/rewardsvisa to see details or apply for your card.

Learn something new for National Financial Literacy Month.

April is designated National Financial Literacy Month, an initiative that encourages Americans to take control of their financial wellbeing through education and trusted advice from financial institutions. MSGCU offers many tools to help members grow their knowledge and manage money with confidence:

- Blogs, which are digital articles covering a variety of money topics
- Complimentary classroom presentations to support educators and students
- Interactive financial education available 24/7 on our website
- Free virtual and in-person workshops

For one-on-one support, Certified Credit Union Financial Counselors are available at each branch office to help members improve their finances. Also check out our YouTube channel @MSGCUOfficial to see the new financial education video series, “Ask a Financial Champion,” that features money advice to help parents and families.

✦ See all resources at msgcu.org/education and learn something new today.



Parents, your kids can win a \$25 or \$75 cash prize!

For contest details, check the spring Savings Scoop Newsletter for kids 12 and under or MyMoney.club Newsletter for teens ages 13-17. Newsletters will arrive with your child's account statement, or visit msgcu.org/newsletters to view the spring editions.

MSGCU is proud to offer special accounts for our young members to help them save for the future and grow their money skills.

✦ Learn more at msgcu.org/kidssavingsprograms.

How to protect yourself from a common investment scam.

An investment scam occurs when someone is contacted by a fraudster on social media, a dating site, or other online platform, and then a relationship is established through regular communication. Once the scammer gains the victim's trust, they suggest a too-good-to-be-true investment opportunity. The fraudster persuades the victim to invest, and then they disappear — along with the victim's money.

Here's how to protect yourself from these scams:

- Thoroughly research every investment opportunity before putting any money into it and talk with a trusted financial partner, like MSGCU, to ensure it's real.
- Be wary of strangers who've contacted you “by mistake” and insist on forming a relationship with you.
- Avoid investments that guarantee quick, high returns and press you to act quickly.
- Never send money, cryptocurrency, or gift cards to someone you met online and have not met in person, and do not share sensitive information with them.

✦ Visit the MSGCU Security Center at msgcu.org/securitycenter for more tips to protect yourself from scams.

Holiday closings

Memorial Day
Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Saturday, July 4

Join us for the Annual Meeting

Thursday, April 23 at 6 PM
Clinton Township Branch Office

Anyone in Michigan can bank with us.



Visit a branch in person or virtually

Find your nearest branch, make an appointment or use Video Banking 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.
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