

MyMoney.club newsletter

Michigan Schools & Government Credit Union



GIVE FOR THE GOOD *you want to see!*

Every change you want to see in your community can begin with you. Yes, Y-O-U. You have amazing power to change the world starting with Troy, Warren, Livonia, Clinton Township or wherever you call home.

Of course, you don't have to go at it alone. MSGCU is on your side by giving back every day with scholarships, grants, community service and exceptional financial products that can help you earn more, save more and do more good things.



5 easy things you can do right now to help:

Clean your closets – Donate clothes you've outgrown to local shelters, churches and organizations such as The Salvation Army and Goodwill.

Be a friend – Share your lunch, open the door, or send some encouraging words to someone you know who is in need. The MSGCU Farmington Hills branch recently helped homeless and at-risk students in the Farmington area by donating to Operation Common Good.

Pick up trash – Gloves, trash bags and friends make cleaning up fun and easy. Bonus: cleaner cities are safer cities, just ask a firefighter. Recently MSGCU branches in Madison Heights, Chesterfield Township, Shelby Township, St. Clair Shores and Livonia donated to support their local fire departments.

Walk a dog – Local pet shelters need responsible teens to walk dogs and care for sheltered animals. The MSGCU Warren branch recently helped All About Animals Rescue in their mission to rescue pets.

Play ball – Be a baseball buddy for a child with a disability at The Miracle League of Michigan. An hour of your time can make a big difference in the lives of others. Plus, it's fun! The MSGCU Mound and Sterling Heights branches recently helped children with autism at Play-Place for Autistic Children.

When you give, you grow. Start small and stay consistent. Giving a smile really couldn't be any easier. Try choosing a special day to give, such as your birthday or a holiday. Or, select a charity that personally inspires you. Anything you do will make a difference to someone in need.

"You must be the change you want to see in the world". ❤️ – Mahatma Gandhi

Join us for the friendliest day of the year!

MSGCU Member Appreciation Day is **Thursday, October 18!** Please join us for cider, donuts, special gifts* and fun at every MSGCU branch, including yours. Prepare to be appreciated!



Make a difference GIVE IT A TRY!

Wondering how you can give back in your community? Here are local causes that could use your help:

- All About Animals Rescue
- Angels of Hope
- Children's Miracle Network Hospitals
- Friends of Foster Kids
- Habitat for Humanity of Oakland County
- Heavenly Helpers
- Macomb Literacy Partners
- The Miracle League of Michigan
- Operation Common Good
- Play-Place for Autistic Children
- Your Local Fire and Police Departments

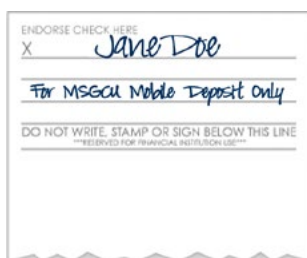
*While supplies last.

October is National Financial Planning Month

Are you on track to reach your savings goals for 2018? What's that... you have no savings goals? Well, October is a great month to start planning for next year. MSGCU can help by sharing smart ways to save and grow your money, just visit us at your local branch.

Mobile Banking Update

When using Mobile Deposit, please be sure the back of your check includes both your signature and the words: "For MSGCU Mobile Deposit Only." Discover more about Mobile Banking at msgcu.org.



FREE Fall money lessons!

Attend one of **MSGCU's FREE Youth Checking & Lending Workshops** to get a great start on your financial life!

October 10, 2018 from 6:00-7:30 pm
40400 Garfield Road, Clinton Township

November 7, 2018 from 6:00-7:30 pm
24515 Little Mack Avenue, St. Clair Shores

To register, please go to msgcu.org/workshops or call 866.674.2848.



Contest!

What's your favorite Michigan cider mill?

Franklin Cider Mill? Blakes Orchard & Cider Mill? Yates Cider Mill? Historic Dexter Cider Mill? There are over 100 cider mills to choose from in Michigan. Many are historic sites and all are delicious. **Show us your favorite Michigan Cider Mill and tell us why you love it.** Use crayons, markers, paint or craft supplies. We'll choose the most creative submissions and winners will each receive a \$75* deposit in their MyMoney.Club account.

Email your entries along with your name, age, address, and phone number to marketing@msgcu.org.

Deadline for entry is November 23, 2018.

*Contest limited to members ages 13 to 19. No substitution for prizes. Winners must be a MyMoney.Club member of MSGCU at the time of selection. No purchase necessary. Only one entry per member. The winners will be contacted during the month of December 2018. By submitting this entry, you consent to the reproduction and/or authorize the use of your images, words and likeness for promotional and educational purposes by MSGCU. Relatives of MSGCU employees and Official Family members are not eligible to win.

CONGRATULATIONS!

Favorite Michigan summer destination winner!

Thank you to **Gabriella R., age 13** for sharing with us your favorite Michigan summer destination at your Auntie Lisa's lake house! Gabriella received a \$75 deposit in her MyMoney.club account.



Mark Your Calendars

Columbus Day (Closed)

Monday,
October 8

Thanksgiving (Closed)

Thursday,
November 22

Contest Deadline

Friday,
November 23

Christmas (Closed)

Monday & Tuesday
December 24 - 25

New Year's (Closed)

Monday, Dec. 31 &
Tuesday, Jan. 1

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 stay in touch. Visit msgcu.org/contact-us

Live Chat: msgcu.org/chat
Mon-Fri: 8 a.m.-8 p.m.
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Give us a call

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Sat: 8 a.m.-1 p.m.