

WINTER 2019



MyMoney.club newsletter

Michigan Schools & Government Credit Union



FUND YOUR DREAMS!

 \$105,000+ in scholarships will be awarded – apply now!

Dear future teacher, scientist, nurse, police officer, journalist, firefighter, engineer, machinist, lawyer, physician, and more ... it's time to fund your dreams with an MSGCU scholarship.

In all, there are 45 scholarships for hard-working students like you that are headed to college, first-responder academies, or skilled trades programs. When you apply, tell us how you've been a leader in academics and service to others in your community.

Which MSGCU Scholarship is right for you?

NEW! Skilled trades scholarships!

NEW! Dr. William Cayen Skilled Trades Scholarships – \$2,500

Open to students enrolled in a skilled trades program and are pursuing a career such as machinist, mechanic, welder, electrician, plumber or other industrial and advanced technology trades.

Educational Solutions scholarships – \$2,500

Open to high school seniors who have proven they have what it takes to succeed in college.

Larry Swantek Educational Studies Scholarships – \$2,500

Open to current college education majors or high school seniors with plans to study education in college.

Rudolph Heino High School Scholarships – \$2,500

Open to high school seniors who have demonstrated enthusiasm and commitment to serving others.

Educator Advantage Scholarships – \$2,500

Open to teachers and school administrators continuing their education.

First Responder Scholarships – \$1,250

Open to students enrolled in police or fire academies at Macomb Community College, Oakland Community College and Schoolcraft College.

Apply at msgcuscholarships.org



Refer a friend to MSGCU, get \$\$.

You can earn cash rewards by referring your friends to MSGCU. If your friend becomes a member, you BOTH earn **\$5**. If your friend gets an MSGCU auto loan, you BOTH earn **\$25**. Learn more about the **MSGCU Member Referral Program** by calling **866.674.2848** or going to **msgcu.org/member-referral**.

Make it a Michigan WINTER TO REMEMBER!

One of the best things about living in Michigan is its four seasons of fun. Now serving: winter! Time to bundle up and roll with these unique ideas:

Fat Tire Bike: Try the Waterloo Recreation Area in Chelsea for eight miles of groomed trails.

City Skate: Take to the ice rink at Campus Martius in the heart of Detroit.

Luge: Visit the Muskegon Winter Sports Complex to experience a real luge track.

Mush: Dog sled at the Double JJ Resort in Rothbury.

Building a snowman counts too! As does skiing, tubing, snowmobiling and sledding. Just be sure to get out there and enjoy the season of snow.



Michigan teens being targeted for fraud – be aware!

Students at local high schools are being targeted for a new type of financial fraud called **card cracking**. It starts with a fraudster on campus or an after-school event promising easy money. The fraudster will entice you to share your debit card, PIN and online banking credentials.



Don't get duped! This thief has plans to deposit bad checks (often by mobile deposit or by ATM) and then quickly withdraw the money. They'll tell you to report the activity as "unauthorized" to get reimbursed by your financial institution once the checks bounce (this won't work). The thief walks away with the withdrawn cash and you may be offered a cut of the profits. At this point you're an accomplice and could be charged with a crime. **Be aware and let your friends know that card cracking is illegal.**

FREE money lessons!

Learn about managing your finances in the real world. After this session, qualified teens will be able to open a checking account and apply for a low-interest, low-limit credit card with parental consent.

January 23 | 6:00-7:30pm

41031 Mound Road, Sterling Heights

February 11 | 6:00-7:30pm

24515 Little Mack Avenue, St. Clair Shores

March 11 | 6:00-7:30pm

8770 23 Mile Road, Shelby Township

March 26 | 6:00-7:30pm

13602 E. 14 Mile Road, Warren

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



Arborist, acrobat, animator, author, audiologist ... what will you be?

It's scholarship time at MSGCU and we're wondering: **what would YOU like to do with your amazing life?** Write us a paragraph or two about your dream career and why you believe it's right for you. Feel free to include a photo or drawing. Winners will be selected based on creativity and effort. All winners receive a **\$75 deposit*** in their MyMoney.club account.

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

Deadline for entry is February 22, 2019.

*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 March 2019. 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 Cider Mill winner!

Congratulations **Carter G., age 13** and thank you for sharing your favorite Michigan Cider Mill. Carter received a \$75 deposit in their MyMoney.club account.



Mark Your Calendars

New Year's Eve (Closed)

Monday
December 31

New Year's Day (Closed)

Tuesday
January 1

Presidents' Day (Closed)

Monday
February 18

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.
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.