

MyMoney.club newsletter

Michigan Schools & Government Credit Union



STAY SAFE FROM ONLINE RETAIL SCAMS

Online shopping is a convenient and quick way to order items you need. Criminals have taken note and they're using scams to steal financial information from their victims. Many shopping scams can be difficult to spot, so MSGCU wants to help you recognize and avoid this tactic.



How these scams play out

Scammers commonly run ads on social media platforms for fake online stores that resemble real retailers. To lure victims into the scam, the fake ad will offer appealing discounts on high-demand items, designer goods, or popular electronics. The prices are often unbelievably low, which is a telltale sign of a scam. After a victim attempts to make a purchase through the fake online store, their debit or credit card payment information, stolen by the criminal, can then be used for fraudulent purchases.

Watch out for these warning signs of an online shopping scam:

- The ad urges you to act quickly and offers an unrealistic price.
- The "store" website is full of typos or extra words or misspellings in the website URL.
- The website is missing pages like "about us" or "returns policy" and uses low-quality images.
- Non-traditional payment methods like cryptocurrency are accepted.

Follow these tips to keep yourself safe from this scam:

- Only shop well-known and reputable websites.
- Check the website URL for proper spelling to ensure you haven't landed on a look-a-like site.
- Never click on pop-up ads that encourage you to "act now."
- Pay with a credit card when shopping online.
- Remember if a sale or deal you see online looks too good to be true, it's usually a scam.

Contact MSGCU right away for help at **(866) 674-2848** if you think you've fallen victim to any scam. If you used a credit or debit card from another financial institution, contact them as soon as possible to help navigate the situation.



On Thursday, October 16, MSGCU will be celebrating **Member Appreciation Day** and recognizing International Credit Union Day. Stop by any of our 24 branch offices for snacks and a small gift, while supplies last, to thank you for choosing MSGCU as your financial champion. To help protect your identity, we're also hosting our annual **Shred Day on Saturday, October 18, from 9 AM – 1 PM** at our branch offices in Bloomfield Township, Clinton Township, Macomb Township, and Sterling Heights on Metro Parkway. If you or your parents have confidential documents (like financial statements) that you'd like to get rid of, let us shred and safely dispose of them to keep your information secure.

Supporting academic journeys with \$130,000 in scholarships

Paying for your education at a college, university, or technical school can be expensive. MSGCU helps reduce the financial burden on local students and their families by offering more than \$130,000 in scholarships every year. Our next scholarship program opens for applications in early January 2026. Check msgcu.org/scholarships for more details as the new year gets closer.

Congratulations to our winner!

Great job to **Joey Z., age 17**, for his winning submission in our summer contest. Joey shared an entry about earning money this summer for his savings account and helping others in the process.

Win \$75 for sharing your thoughts in our fall contest!

As your financial champion, MSGCU wants to help you improve your money management skills and bring relevant financial topics to you. We'd love to hear from you! Do you want to know more about saving for a goal, tips to avoid debt, what to do with birthday money ...the topics are endless. Share your ideas and any questions you have in 100 words or less. Email your entry along with your name, age, address, and phone number to contest@msgcu.org. Every teen with a winning entry will receive a **\$75 deposit*** in their MyMoney.club account.

Deadline for entry is Friday, November 14.



*Contest limited to members ages 13 to 17. 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. 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.

Mark Your Calendars

**Columbus Day
(Closed)**
Mon., Oct. 13

**Veterans Day
(Closed)**
Tues., Nov. 11

**Contest
Deadline**
Fri., Nov. 14

**Thanksgiving
(Closed)**
Thurs., Nov. 27

**Christmas
(Closed)**
Thurs., Dec. 25

**New Year's Eve
(Closed)**
Wed., Dec 31



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Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



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It's easy to stay in touch.
Visit msgcu.org/contact-us

Mon–Wed: 9 AM–5 PM
Thu–Fri: 9 AM–6 PM
Sat: 9 AM–1 PM



Call or text

Phone: (586) 263-8800
Toll Free: (866) 674-2848

Mon–Wed: 8 AM–5 PM
Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM