



MyMoney.club newsletter

Michigan Schools & Government Credit Union



APPLY FOR A SCHOLARSHIP

from January 5 through February 27

As an organization founded by teachers, MSGCU recognizes the value of lifelong learning and the positive impact it has on career development. This year we are proud to award more than \$130,000 to those who are working hard to achieve their dream of attending college, becoming a first responder, or pursuing a skilled trades program. This year's online application period begins Monday, January 5, and closes Friday, February 27.

The MSGCU High School Excellence Scholarship is designed for any high school senior planning to attend a university or college. 18 scholarships of \$2,500 will be awarded.



The Rudolph Heino People Helping People Scholarship recognizes high school seniors that demonstrate the credit union philosophy of people helping people. 15 scholarships of \$2,500 will be provided.

The Larry Swantek Educational Studies Scholarship supports high school seniors and college students planning to major in education. Four \$2,500 scholarships will be given.

The William Cayen Skilled Trades Scholarship helps fund certificate programs in carpentry, electrical, construction, HVAC, machining, or other industrial skilled trades. High school seniors and students currently enrolled in a skilled trades program are encouraged to apply. Two \$2,500 scholarships will be awarded.

The Stephen Thomas First Responder Scholarship supports future first responders enrolled in fire and/or police programs at Macomb Community College, Oakland Community College, Schoolcraft College, and Washtenaw Community College. Future first responders, 14 in total, will receive \$2,000 scholarships and applications occur directly with the schools.

Apply @ msgcu.org/scholarships

Contest! Tell us about your financial goals for the new year.

The start of a new year is the perfect time to think about your savings goals for the next 12 months. Maybe you're starting to save for college, a car, or another big purchase. No matter what your goal is, we want to know your 2026 financial resolution! Tell us what you're saving for and how you're planning to save throughout the year in 100 words or less. Feel free to add pictures to your submission. Email your entry along with your name, age, address, and phone number to contest@msgcu.org.

The teen with the winning entry will receive a **\$75 deposit*** in their MyMoney.club account.

Deadline for entry is Friday, February 20, 2026.



*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 March. 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.

Introducing

Greenlight - the debit card for kids & teens!

As your financial champion, we want to help you grow your money management skills. We're excited to share MSGCU members have free access to the Greenlight app and debit card.* With guidance from your parents, these tools help you safely learn how to manage your finances. The debit card, funded by a parent's MSGCU checking account, offers hands-on experience with spending and budgeting responsibly.



Greenlight will help you:

- Learn smart spending habits by making purchases with your debit card during school events, outings with friends, shopping trips, and more. You can swipe your card or load it into your mobile wallet.
- Set and achieve savings goals.
- Earn an allowance or get paid for chores that your parents set up in the app.
- Expand your money management skills through the fun and interactive financial literacy game, Level Up™.

Visit msgcu.org/greenlight to learn more about using Greenlight.

* For complete Greenlight terms and conditions, visit msgcu.org/greenlight.

Congratulations!

Fall Contest Winner

Kudos to **Coryn, age 15**, for submitting the winning entry in our fall newsletter contest about money topics that interest our members. Coryn's entry focused on saving and growing money for the future, including college expenses.



Here are some tips to prepare for school costs:

- **Open the new MSGCU Youth Flex CD.** This savings option will grow your money over a 12-month term with 4.00% APY.* This special CD is only available for members ages 17 and under, and features a \$100 minimum balance to open. Visit msgcu.org/youthflexcd for complete CD details.
- **Apply for an MSGCU scholarship** from January 5 through February 27. Take advantage of scholarship opportunities to help pay for college. MSGCU is awarding \$2,500 scholarships to hard working students to support their academic goals.
- **Create an MSGCU savings account** if you don't have one already. Work with your parents to set a monthly savings goal and watch your money grow with each deposit.
- **Pay yourself first.** If you receive money for working, babysitting, a holiday or birthday, always deposit some in your savings account.

If you have questions about saving or planning for future expenses, friendly MSGCU team members are here to help. Stop in your local branch office, connect through chat or video banking, or call us at 586-263-8800.

* For complete Youth Flex CD terms and conditions, visit msgcu.org/youthflexcd.

Mark Your Calendars

New Year's Day (Closed)

Thursday, January 1



Visit a branch

Find your nearest branch or make an appointment at msgcu.org/locations

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

Martin Luther King Jr. Day (Closed)

Monday, January 19



Find us online

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

Presidents' Day (Closed)

Monday, February 16

Contest Deadline
Friday, February 20



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