

MyMoney.club newsletter



Michigan Schools & Government Credit Union

SocialWISE

We know you hear it all the time, and it's true! Protecting yourself online and on social media is more important than ever. Here are some simple tips to remember.

Quantity doesn't mean quality.

Yep, it might be nice to have hundreds of friends on social media, but it's a good idea to only friend people you know and trust. If a friend request makes you uneasy in any way, decline or block that person immediately.

Ignore offers to make quick cash.

Unfortunately, scammers are targeting teens and young adults in get-rich-quick schemes. If someone asks for your banking details or asks you to deposit a check in exchange for a couple hundred dollars, don't take the bait.



Think ahead.

Social media is a fun way to memorialize what is happening in your life. Remember that your online presence may be looked at by teachers, parents, and future employers. So post wisely and be mindful of your future. You got this!

WE APPRECIATE YOU! MSGCU Member Appreciation Day is Thursday, October 15. We like to call it the friendliest day of the year! Grab your family and join us for a special gift*, snacks, and fun at all MSGCU branches. *While supplies last. Wank you Hank You Hank You Hank

SCHOLARSHPS

Apply for MSGCU Scholarships in 2021!

It's not too early to think about applying for one of MSGCU's scholarships. Do you have academic achievements, community service experience, a passion for education, the desire to attend college, or plans to enter a trade? Chances are there's an MSGCU scholarship that's right for you.

Applications are accepted starting in January 2021 at **msgcuscholarships.org**.

From gas to kilowatts the Motor City rules the road

When Henry Ford built the Model T in 1908, it was the world's first mass-produced vehicle and the first car that average people could afford. Hundreds of thousands of autorelated iobs followed, and Detroit soon became known as the Motor City. In the 2020s, that opportunity explosion continues as we evolve to produce electric cars. These batterypowered marvels require different engineering, new manufacturing facilities, and an innovative charging station infrastructure. Luckily, owners only need a plug and parking space for charging. Autonomous – aka driverless – cars are also in the works and it's not far-fetched to think that one day our vehicles might just fly.

FAST FACT: Electric cars got their start in 1828 and were very popular through the 1920s.



With so much of school, shopping, and entertainment being done online these days, what are some of the things you do to keep your information safe? Share your favorite cyber security tip and tell us why it's important in 75 words or less. Winners will receive a \$75 deposit* in their MyMoney. club account. Your tip might even be featured in our Security Tip series on social media.

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

Deadline for entry is November 13, 2020.

*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. 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.

Contest Winners!

Congratulations Reece and Sonya! Thank you for sharing the new things you've discovered this summer. Both winners received a \$75 deposit in their MyMoney. Club accounts.



Reece L., age 13, has loved playing around with different makeup techniques as a way to express her creativity.



Sonya K., age 16, has made the most of her summer by upcycling old t-shirts, hand-making bracelets and blankets, and reading a lot.

Mark Your Calendars

Columbus Day (Closed) Monday, October 12

Contest Deadline Friday, November 13

Thanksgiving (Closed) Thursday, November 26

Christmas (Closed) Thursday & Friday December 24 - 25

New Year's (Closed) Thursday, December 31 & Friday, January 1



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