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Making a lifetime of good financial decisions has a lot to do with getting a great start. At MSGCU, we're here to help!

Our workshop, Getting Started with Cash and Credit, is an excellent introduction to important financial basics.^{*} The class is frequently offered at MSGCU branches around town and is free to all participants. Register at msgcu.org/workshops today!

Knowledge is financial power.

PRING 2019

Attend this workshop to discover the power and impact of debit and credit cards, checking and savings accounts, mobile banking, text alerts, borrowing money, and understanding how to build your credit.

Past attendees have provided good ratings and positive comments such as "I learned a lot," "good ideas," and "I know this will help me." Here's what you can expect at the workshop:

- A welcoming from MSGCU team members
- Casual dinner, usually pizza or sandwiches
- Engaging 60-minute presentation

MyMoney.club

- Relaxed question and answer session
- Time after to get an MSGCU checking account or apply for an MSGCU Credit Card, parent/guardian approval is required

Remember, learning about money doesn't cost a thing!

Unlike most credit card companies and banks, MSGCU was created by members to serve members. We are a not-for-profit credit union which means we reinvest in our members and our community.

In other words, from your first debit card and auto loan, to your first investment plan and home mortgage, MSGCU will always do what's best for you.

*The Getting Started with Cash and Credit workshop replaces the Youth Checking and Lending workshop.

April 16 | 6:00-7:30pm 31805 Woodward Avenue, Royal Oak

April 24 | **6:00-7:30pm** 34700 23 Mile Road, Chesterfield Twp.

May 15 | 6:00-7:30pm 20595 Farmington Road, Livonia

June 5 | 6:00-7:30pm 480 West 12 Mile Road, Madison Heights

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



Interested in what it takes to receive an MSGCU scholarship? Meet the 33 motivated and inspiring students that made it happen — including students studying skilled trades. Visit **msgcuscholarships.org** later this month to see our 2019 recipients and brush up on scholarship criteria – it's never too early!

Getting started with cash and credit UPCOMING SESSIONS





learned a lot!"



THE ART OF SPRING

Spring showers are the perfect excuse to spend some time inside Detroit's legendary art museum. Stroll the Detroit Institute of Arts' 658,000 square feet — over 100 perfectly dry and delightful galleries filled with stunning art collections from every corner of the globe. If you're missing your umbrella, just find this painting by Claude Monet.



Rounded Flower Bed (Corbeille de fleurs), 1876 (oil on canvas), Monet, Claude (1840-1926)/Detroit Institute of Arts, USA/ City of Detroit Purchase/Bridgeman Images



WE LOVE YOUR DREAM JOBS!

Thank you for sharing your dream career with us. The winners received a \$75 deposit in their MyMoney.club account. Congratulations!



Hadassa L., age 16, who dreams of becoming a therapist to help others feel safe, loved, and never judged.

Jhonne R., age 17, who dreams of increasing the world's access to renewable resources as an environmental engineer.



Tell us what YOU do to be money smart.

When it comes to being smart about earning, saving, growing, and spending money, we know our readers have some great ideas. In 100 words or less, please share your smart money idea and you could receive a **\$75* deposit** in your MyMoney.club account.

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

Deadline for entry is May 24, 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 June 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.

Mark Your Calendars

Contest Deadline Friday, May 24 Memorial Day (Closed) Monday, May 27 Independence Day (Closed) Thursday, July 4

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.

