



MyMoney.club newsletter

Michigan Schools & Government Credit Union



Summer is 93 days, 15 hours and 56 minutes TIME TO PLAN YOUR BEST ONE EVER!

Summer days seem to fly by at the speed of a zipline. Before you are back to school, plan now to make the most out of every summer day.



Use your extra time to earn extra money.

Do the math: 93 summer days x \$5 equals \$465 that you could add to your MyMoney.club account. Plan to earn your summer bucks with a seasonal job. Or, ask family and friends if you could watch the kids, walk the dogs, weed the garden, organize the garage, cut the lawn, wash the cars, or even tutor. With a little imagination and a lot of initiative, you'll find many ways to earn.

Up the adventure.

Now's the time to try something new. Plan to visit at least one new Michigan park. Head to Detroit's historic Eastern Market for the best new local foods and produce. Tour the Motor City like a tourist. Try ziplining at Camp Dearborn in Milford.

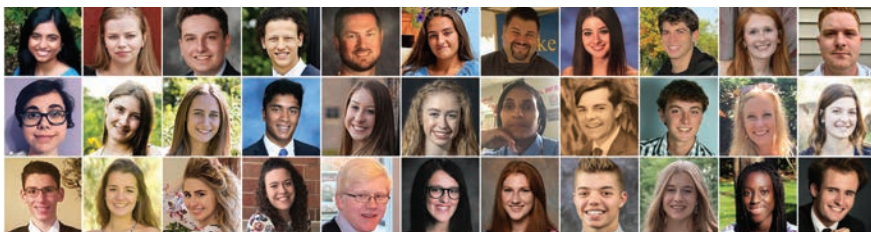
Relax and learn.

Summer is a great time to learn outside of the classroom. Absorb some knowledge walking the history-laden streets of Greenfield Village. Head over to Cranbrook Institute of Science and see your Michigan sky from its state-of-the-art observatory. Take a fishing lesson with Michigan's Department of Natural Resources.

Help someone.

Donate some of your summer free time to volunteer at a local senior center, pet shelter, day camp, or park.

Here's to planning your best Michigan summer ever. We hope you enjoy!



Congratulations MSGCU Scholarship Honorees!

This year, 33 outstanding students and educators from high schools and colleges all around Southeastern Michigan earned a \$2,500 scholarship from MSGCU. For a complete list of honorees, visit msgcuscholarships.org.

Next year it could be you! Applications for the 2020 program will be available in January 2020.

MONEY WORKSHOPS for teens

MSGCU's **Getting Started with Cash & Credit** gets your financial future off to a great start.

July 16 | 6:00-7:30pm

40400 Garfield Road, Clinton Township

August 14 | 6:00-7:30pm

48945 Hayes Road, Shelby Township

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

MEET THE MICHIGAN ZIP CODE that floats!



Besides being home to 4 of the 5 Great Lakes and over 11,000 inland lakes, Michigan has another unique aquatic distinction: the only floating ZIP Code in the United States. Meet the J.W. Westcott II, a tugboat that delivers mail to the crews of passing freighters on the Great Lakes. Its ZIP Code is 48222 and has been a registered post office since 1948.

Since most ships have wireless Internet, today's sailors order more things online and that keeps the J.W. Westcott II chugging along. The boat's official motto is "mail by pail" as it often hoists packages up to the behemoth freighters with a rope and bucket. The Westcott will deliver almost anything, from ship parts and machinery to candy and even pizza — whatever it takes to keep crews happy and precious cargo on its way.

Source: www.jwwestcott.com

CONTEST WINNERS!

Congratulations to the winners of last issue's "money smart" contest! Marissa and Ricardo each received a \$75 deposit in their MyMoney.club account.

"When I go to the store and really want to buy something, I think to myself "is it a need or a want?" If it's a need, I will buy it but if it's something I just want, I really have to think about buying it. It's not easy saving money but when I see I have a lot of money at the end of the year, I get really excited." — **Marissa M., age 15**

"This summer, my goal is to add over \$1,000 to my bank account. 80% of the money will go in my savings account. In this account, I am saving up for much bigger things, such as a car and college. This 4:1 ratio of saving to spending will help me accumulate money to reach my goals." — **Ricardo P., age 16**



Make us wish we were there!

Send us a postcard from your summer vacation or even a great summer day. Your card can be homemade or store-bought. Tell us in 25 words or less why you're having the best summer ever. Winners will be selected based on creativity and effort. All winners will receive a **\$75* deposit** in their MyMoney.club account.

Mail your postcard to us at our address below or email your entries along with your name, age, address, and phone number to contest@msgcu.org.

MSGCU – Marketing Department • 4555 Investment Drive • Troy, MI 48098

Deadline for entry is August 23, 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 September 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

Independence Day (Closed)

Thursday, July 4

Contest Deadline

Friday, August 23

Labor Day (Closed)

Monday, September 2

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.