

# MyMoney.club newsletter

Michigan Schools & Government Credit Union



## DREAM BIG, APPLY NOW!

*\$105,000+ in scholarships awarded every year.*

If you're heading to college, trade school, or grad school in 2020, be sure to check out the many scholarships offered by MSGCU. We'll be awarding 33 scholarships to hard-working students and educators. So when you apply, tell us how you've been a leader in academics and service to others in your community.

### Educational Solutions Scholarship

Eighteen high school seniors who have proven they have what it takes to succeed in college will be awarded \$2,500 each.

### Rudolph Heino High School Scholarship

Five high school seniors who have demonstrated enthusiasm and commitment to serving others will be awarded \$2,500 each.

### Larry Swantek Educational Studies Scholarship

Four college students studying education or high school seniors with plans to study education in college will be awarded \$2,500 each.

### Educator Advantage Scholarship

Four teachers or school administrators continuing their education will be awarded \$2,500 each.

### William Cayen Skilled Trades Scholarship

Two students enrolled in a skilled trades program and pursuing a career such as machinist, mechanic, welder, electrician, plumber or other industrial and advanced technology trades will be awarded \$2,500 each.



*Apply at [msgcuscholarships.org](http://msgcuscholarships.org)*

## New MSGCU Online Banking and Mobile App



Coming early 2020!

We're excited to announce that a new online and mobile banking experience is coming soon! To get ready for the change, you should plan to review your contact information in your Online Banking account. Learn how at [msgcu.org/newonlinebanking](http://msgcu.org/newonlinebanking).

Here are some of the exciting new features:

- Send money to friends and family from your account using PayPal
- Enjoy a seamless experience from your computer to your phone
- Categorize your transactions using emojis for better budgeting
- Turn your debit and credit cards on and off for greater security

## Michigan teens being targeted for fraud – be aware!

Students at local high schools are being targeted for a new type of financial fraud called **card cracking**. It starts with a fraudster on campus or an after-school event promising easy money. The fraudster will ask you to share your debit card, PIN or online banking credentials.



**Don't get duped!** This thief has plans to deposit bad checks (often by mobile deposit or by ATM) and then quickly withdraw the money. They'll tell you to report the activity as "unauthorized" to get reimbursed by your financial institution once the checks bounce. The thief walks away with the withdrawn cash and you may be offered a cut of the profits. At this point you're an accomplice and could be charged with a crime! **Be aware and let your friends know that card cracking is illegal.**

# CONGRATULATIONS!

Show us your perfect "FREE" day winners!

Congratulations to Hadassah L., age 17, and Luke P., age 13! Thank you for sharing your free Michigan fun ideas! Hadassah suggested visiting your local public library to get a Michigan Activity Pass which gets you free or discounted access to hundreds of Michigan state parks and recreation areas, historic sites, cultural attractions and campgrounds. Luke suggested visiting the Detroit Institute of Arts Museum which is free for Wayne, Oakland and Macomb County residents. All winners received a \$75 deposit in their MyMoney.club accounts.

## FREE WORKSHOP FOR TEENS — *join us!*

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

**January 21 | 6:00-7:30 p.m.**  
41031 Mound Road, Sterling Heights

**February 12 | 6:00-7:30 p.m.**  
4555 Investment Drive, Troy

**March 24 | 6:00-7:30 p.m.**  
8770 23 Mile Road, Shelby Township

To register, please go to  
[msgcu.org/workshops](http://msgcu.org/workshops) or call 866.674.2848.

# Winter Contest!



## Snow and tell — what's your favorite Michigan winter destination?

Ice skating in Campus Martius. Dog sledding in Cadillac. Skiing at Pine Knob. Building a snowman in your own backyard. Show or tell us your favorite go-to spot for winter fun in Michigan. Winners will be selected based on creativity and effort. All winners receive a **\$75 deposit\*** in their MyMoney.club account.

Email your entries along with your name, age, address, and phone number to [contest@msgcu.org](mailto:contest@msgcu.org).

**Deadline for entry is February 21, 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 March 2020. 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

### Presidents' Day (Closed)

Monday  
February 17

### Contest Deadline

Friday  
February 21



### Visit a branch

Find your nearest branch at [msgcu.org/locations](http://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](http://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](http://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.