

MyMoney.club newsletter

Michigan Schools & Government Credit Union



SCHOLARSHIPS

January is time to apply for an MSGCU scholarship

If getting a scholarship is one of your New Year's resolutions, Michigan Schools and Government Credit Union can help. MSGCU is awarding more than \$106,000 in scholarships this year. We encourage you to apply! Here are the opportunities for students:



Educational Solutions Scholarship

Eighteen \$2,500 scholarships for high school seniors planning to attend a college, university or technical school.

Rudolph Heino High School Scholarship

Five \$2,500 scholarships for high school seniors headed to college who demonstrate an enthusiasm for community service and leadership.

Larry Swantek Educational Studies Scholarship

Four \$2,500 scholarships for high school seniors or current college students planning on becoming teachers.

William Cayen Skilled Trades Scholarship

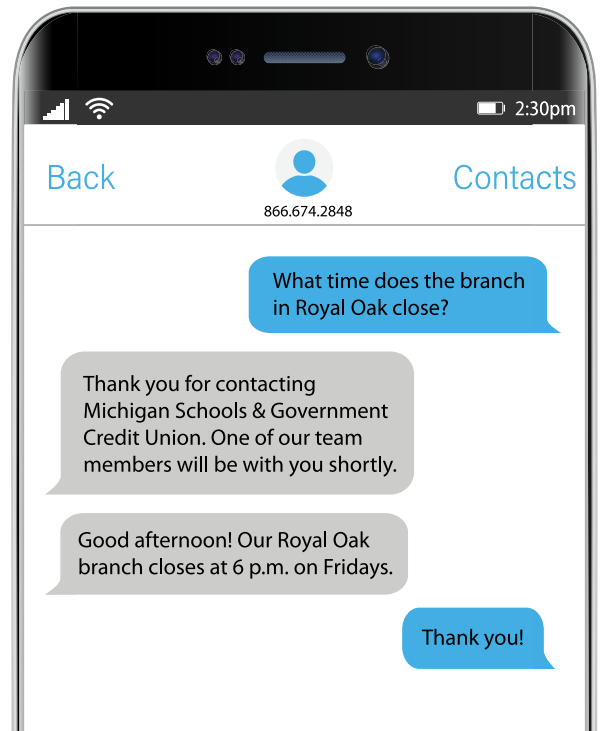
Two \$2,500 scholarships for students enrolled in skilled trades certificate programs and pursuing a career in an industrial or advanced technology trade.

Find more information at msgcuscholarships.org.
Check it out and apply this month!

New! Text Us @
866.674.2848

You can now have general questions answered by texting us at 866.674.2848. An MSGCU Member Service Representative will text back during regular business hours.

Message and data rates may apply. For terms and privacy policy, visit msgcu.org/textpolicy.



Learn with MSGCU!



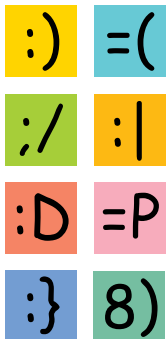
Sign up for a free teen money workshop

Learning about money and finances is an important part of every smart teen's education, and MSGCU is here to help. Getting Started with Cash and Credit is a one-hour virtual class that will teach you about checking accounts, lending options, and credit cards. This online opportunity is designed for teens older than 16 and their parents. Visit msgcu.org/workshops or call **866.674.2848** to see the calendar and sign-up.



Congratulations Reece! Thank you for sharing your important cyber security tip.

“Some cyber security hacks I use online are different passwords for every account. I make them hard to guess, like mixing up capital and lowercase letters, and I use numbers and symbols. Also, I keep my information safe by using safe accounts and make sure they are trustworthy so they won't steal my card information. Lastly, instead of using credit cards or debit cards, I use gift cards so places can't access my information.” — Reece L., age 13



Want to strengthen your passwords? Think of two random words and decide on which letters to capitalize. Then use numbers and symbols to make a fun smiley face. Now put it all together and you've got a strong new password!



Contest!

What's been your greatest lesson during COVID-19?

The last year has brought challenges that we never expected. It opened our eyes to new ways of doing things and new ways of looking at the world. What has pulled you through, and what positives did you discover? In 100 words or less, tell us your words of wisdom, especially those that might help other teens in our communities. All winners will 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.

Deadline for entry is February 19, 2021.

*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. 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

Martin Luther King Jr. Day (Closed)

Monday
January 18

Presidents' Day (Closed)

Monday
February 15

Contest Deadline

Friday
February 19



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.



Call or Text

Phone: 586.263.8800
Toll Free or text: 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.