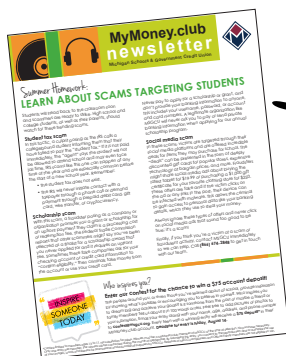




+PositiveBalance newsletter

Michigan Schools & Government Credit Union



MyMoney.Club is now PositiveBalance!

We're excited to share PositiveBalance, the brand-new name for this newsletter and our teen account. The newsletter has a modernized look, and remains your source for the MSGCU news and programs that help you build your financial foundation and manage your money with confidence. We refreshed the newsletter design and name to better connect with you, our teen members. You'll find the same information you're used to seeing about financial education, scam prevention, and community giving programs like scholarships.

Take charge of your financial future.

Our financial education tools are designed to help you grow your money knowledge, practice smart habits, and feel more confident about your choices. From budgeting basics to saving tips, these free resources help you move toward future financial independence.

- + "Ask a Financial Champion" YouTube series provides helpful information for teens and parents on various financial topics. Find us on YouTube [@MSGCUOfficial](#).
- + The Greenlight app and debit card gives you a hands-on way to practice smart spending, with free access for MSGCU members. Learn more at [msgcu.org/greenlight](#).
- + The Getting Started with Cash and Credit Workshop teaches you everything you need to know about handling your money. Teens ages 16+ can register at [msgcu.org/workshops](#).
- + Reality Fairs and financial literacy workshops are specially designed for high school students, right in your classroom or school.



Visit [msgcu.org/education](#) to explore our offerings, including interactive financial education and blogs available 24/7.

Thank You!

On **Thursday, October 15**, we're celebrating Member Appreciation Day and recognizing International Credit Union Day. Stop by any of our 24 branch offices for snacks and a small gift, while supplies last, to thank you for choosing MSGCU as your financial champion. To help protect your identity, we're also hosting our free annual Shred Day on Saturday, October 17, from 9 AM – 1 PM at our branch offices in Canton, Madison Heights, Rochester Hills on Rochester Road and Hamlin, and St. Clair Shores on Little Mack Avenue, south of 10 Mile. If you or your parents have confidential documents (like financial statements) that you'd like to get rid of, let us shred and safely dispose of them to keep your information secure.

Congratulations to our winners!

Great job to Addison, age 14, and Isla, age 15, for their winning contest entries about who inspires them. Thank you to everyone who submitted an entry. We enjoyed learning about who inspires you!



Supporting academic journeys with over \$150,000 in scholarships.

Paying for your education at a college, university, or technical school can be expensive. MSGCU invests in the futures of local students by providing more than \$150,000 in scholarships. Our next scholarship program opens for applications in early January 2027. We offer scholarships for high school students, educators advancing their skills, and those pursuing careers in skilled trades or as first responders. Check msgcu.org/scholarships for more details as the new year gets closer.

You can win \$75 in our fall contest!

Imagine yourself five years from now. What money habit would your future self be glad you started today? The choices you make now can make a big impact on your finances later and help you build a strong financial foundation. Share your idea in a video one minute or less, submit your thoughts in 100 words or less, or send a drawing that illustrates your answer. Email your entry along with your name, age, address, and phone number to contest@msgcu.org. Every teen with a winning entry will receive a \$75 deposit* in their account.

The deadline for entry is Friday, November 13.

*Contest limited to members ages 13 to 17. No substitution for prizes. Winners must be a 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.



Holiday closings

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Christmas Eve
Thursday, December 24

Christmas
Friday, December 25

New Year's Eve
Thursday, December 31

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Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 8 AM–1 PM

