



The Savings Scoop

Michigan Schools & Government Credit Union



GIVING BACK IS IMPORTANT and fun!

Thank you

You're invited to a party!

October 18, 2018

You are a valued member of MSGCU and we're having a party to say thank you! Ask your parents or guardians if you can visit your MSGCU branch on Thursday, October 18. **It's Member Appreciation Day** and our friendliest day of the year. Join us for cider, doughnuts, and special gifts.* See you there!

*While supplies last.

October is National Financial Planning Month.

Every time you put money in your Save-a-Lot Squad account, you're planning for your financial success – hooray!

Getting presents is so exciting and part of what makes birthdays and holidays so fun. The gift of someone's time can also be so special — an afternoon with grandma, or a playdate with your bestie.

Did you know it's also important to give gifts, too? Especially to friends, neighbors and even animals who need some extra help. In fact, giving is just as exciting and makes you feel wonderful.



Being a giver isn't hard or expensive, it just takes a little caring. Here are some ideas to get you started:

Give smiles! Your beautiful, genuine smile is a gift to anyone that receives it. Think about how good you feel when someone smiles at you.

Give away your gently-used toys. If you haven't played with certain toys in a long time, that's probably a sign you've outgrown them. You can easily share them with another child by donating them to organizations such as The Salvation Army and Goodwill.

Make and send thank you notes.

Is there someone you need to thank? How about your local police or firefighters? Taking the time to say thank you for protecting you and your family will brighten their day.

Share your birthday money.

Make your birthday a time to donate to the charity of your choice. Maybe you want to help veterans, children with disabilities or animals in need. Try to make birthday giving a new birthday tradition.

Feed the hungry, including animals.

Ask your parent or guardian if you can buy an extra bag of dog food for a local animal shelter or purchase extra canned goods for people experiencing homelessness. Giving to others helps everyone, including you.

Thanks for being a giver!



So silly!

What key won't open any doors?

A turkey!

Who won the skeleton beauty contest?

No body.

What do you use to fix a broken jack-o-lantern?

A pumpkin patch.



MICHIGAN SUMMER DESTINATION WINNERS!

Congratulations to Diego, Mia, and Alexis! All of our winners received a \$25 deposit in their Save-A-Lot Squad accounts for sharing their favorite Michigan summer destinations with us.



Mia B., age 6, looks forward to her Papa's delicious summer BBQs by the beach.



Alexis V., age 7, likes to build sand castles at her family's summer cottage.



Diego R., age 11, enjoys searching for turtles at his Aunt's lake house.

MMMM...YUM!



DRAWING CONTEST!

How do you like them apples?

It must be fall in Michigan when more than 100 apple cider mills are ready to welcome you with tantalizing varieties of apples, fun activities, sweet cider and, of course, warm doughnuts. Apples are Michigan's largest fruit crop and that's a good thing because it takes 36 apples to make one gallon of apple cider. Fun fact: Only crab apples are native to North America.

The apple trees we know and love are originally from Central Asia and were brought here by the colonists.

Sources: Michigan.org
scienceforkidsclub.org

Your Favorite Michigan Cider Mill

Franklin Cider Mill? Blakes Orchard & Cider Mill? Yates Cider Mill? Historic Dexter Cider Mill? There are more than 100 cider mills to choose from in Michigan. Many are historic sites and all are delicious. **Show us your favorite Michigan Cider Mill and tell us why you love it.** Use crayons, markers, paint or craft supplies. Email it along with your name, age, address and phone number to marketing@msgcu.org. We'll choose the most creative submissions and winners will each receive a **\$25 deposit*** in their Save-a-Lot Squad account.

Deadline for entry is November 23, 2018.

*Contest limited to members ages 12 and under. No substitution for prizes. Winners must be a Save-a-Lot Squad 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 2018. 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

Columbus Day (Closed)

Monday,
October 8

Thanksgiving (Closed)

Thursday,
November 22

Contest Deadline

Friday,
November 23

Christmas (Closed)

Monday & Tuesday
December 24 - 25

New Year's (Closed)

Monday, Dec. 31 &
Tuesday, Jan. 1

Visit a branch

Find your nearest branch at msgcu.org/locations

Mon-Wed: 9 a.m.-5 p.m.
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