



The Savings Scoop

Michigan Schools & Government Credit Union



BUDGET-FRIENDLY FALL CRAFT

Autumn is here! If you're looking for a fun and easy activity to do inside when the weather gets chilly, here's a fall craft to make at home with help from your parent or guardian. Check your art supplies before heading to the store in case you already have some of the materials.

Paper Plate Pumpkins

Materials you'll need:

- Paper plate
- Orange and black markers or crayons
- Hole punch
- Green pipe cleaner

Step 1: Color your paper plate orange with a crayon or marker.

Step 2: Punch a hole at the top of the plate with the hole punch.

Step 3: Put the green pipe cleaner through the hole.

Step 4: Bend the pipe cleaner in half and twist near the bottom to attach it to the plate.

Step 5: Wrap your pipe cleaner around a crayon or marker, then slide the pipe cleaner off to make a spiral that looks like a pumpkin stem.

Step 6: Draw a silly or spooky face on your pumpkin with a crayon or marker.

Step 7: Display your artwork for your family to see!



We're thankful for you!

Each October, we celebrate you on Member Appreciation Day to thank you for being a part of the Michigan Schools and Government Credit Union family! Tell your parents to stop by any of our 24 branches on **October 16** for snacks and a small gift as a thank you.

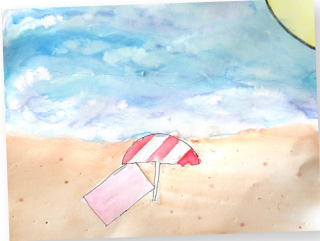
THANK YOU!

CONGRATULATIONS TO OUR SUMMER CONTEST WINNERS!

Our members are amazing artists! Thank you to everyone who shared their talents with us – we loved seeing what reminds you of summer.



Nadia, age 7



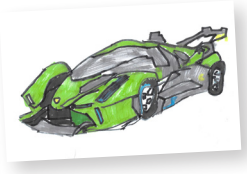
Ellis, age 11



James, age 11



Hope, age 12



Jonathan, age 8

Contest!

Show us what you're thankful for

Member Appreciation Day is coming soon, and we are so grateful for you, our members! We want to know why you're thankful. Perhaps it's your family, friends, home, or a special teacher. Color, draw, or paint a picture of why you're thankful. Take a photo of your creation and email it to contest@msgcu.org, drop it off at any MSGCU branch, or mail it to MSGCU – Marketing Department, 4555 Investment Drive, Troy, MI 48098. Remember to include your name, age, address, and phone number. Each winner will earn a **\$25* deposit** in their Save-a-Lot Squad account.



Giggles!

- What type of vehicle should you use for a fall hayride?
An autumn mobile!

What has ears but can't hear a thing? A cornfield!

What do you use to mend a jack-o-lantern?
A pumpkin patch!

The deadline for entry is Friday, November 14.

*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. 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)**
Mon., Oct. 13

**Veterans Day
(Closed)**
Tues., Nov. 11

**Contest
Deadline**
Fri., Nov. 14

**Thanksgiving
(Closed)**
Thurs., Nov. 27

**Christmas
(Closed)**
Thurs., Dec. 25

**New Year's Eve
(Closed)**
Wed., Dec 31



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