



The Savings Scoop

Michigan Schools & Government Credit Union



HAPPY NEW YEAR!

Introducing Greenlight - the debit card for kids!

We have an exciting announcement for our youngest members and their families – you now have free access to the Greenlight app and debit card.* With guidance from your parents, these tools help you safely learn to manage your finances. The debit card is funded by a parent's MSGCU checking account, allowing kids to get hands-on practice with smart spending and budgeting.

Greenlight will help you:

- ★ Learn smart spending habits by making purchases with your debit card during school events, outings with friends, shopping trips, and more. You can swipe your card or load it into your mobile wallet.
- ★ Set and achieve savings goals.
- ★ Earn an allowance for completing chores.
- ★ Expand your money management skills through the fun and interactive financial literacy game, Level Up™.

Visit msgcu.org/greenlight with your parents to learn more about using Greenlight.

*For complete Greenlight terms and conditions, visit msgcu.org/greenlight.



Grow your savings with the new Youth Flex CD

Happy New Year! It's a great time to plan for building your savings account in 2026 and beyond. Setting money aside now can help you in the future, like when you are ready to go to college or buy your first car when you're older. To help you grow your savings, MSGCU now offers the Youth Flex CD, which is specially designed for our members ages 17 and under. It earns interest at a higher rate than your savings account, which means your money actually makes more money! Open with \$100 or more and the CD stays open for 12 months (that's called the "term"). Visit msgcu.org/youthflexcd with your parents to learn more.

Here are more ideas to help you save this year:

- ★ **Set a goal.** Having a goal in mind will give you something to work toward. To stay on track, you can even break it down to a monthly savings goal. For example, if you'd like to save \$120 this year, target to add \$10 each month to your savings.
- ★ **Talk about getting an allowance.** Earn some cash to save since money trees don't grow in your backyard (what a bummer!). Ask your parents about what you can do to earn an allowance and tuck that money in your savings.
- ★ **Make deposits.** If you receive money for your birthday, a holiday, or for doing chores – make a deposit to your MSGCU savings account.
- ★ **Celebrate when you hit that savings goal.** Reaching your goal is a big deal and you should feel proud of yourself. Think of a fun way to celebrate when you do! Maybe you can go out for your favorite special treat.

*For complete Youth Flex CD terms and conditions, visit msgcu.org/youthflexcd.

CONGRATULATIONS TO THE WINNERS!

We received some creative drawings and paintings for our fall contest about what our members are thankful for. Thank you for sharing with us!



Jubilee, age 8



Fiona, age 6



Alaina, age 5

Winter Contest! What are you saving for?

The start of a new year is the perfect time to set your savings goals and we want to know what you're saving for. Maybe it's future education costs or a fun item. Draw or paint a picture that shows your savings goals and send us your artwork by emailing it to contest@msgcu.org, dropping it off at any MSGCU branch, or mailing 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.

The deadline for entry is Friday, February 20, 2026.

Giggles!



What are little snowmen called?
Chill-dren!

How did the snow globe feel
after listening to a scary story?
A bit shaken up!

How do polar bears make their beds?
With sheets of ice and blankets of snow!

*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 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

**New Year's Day
(Closed)**

Thursday, January 1

**Martin Luther King Jr. Day
(Closed)**

Monday, January 19

**Presidents' Day
(Closed)**

Monday, February 16

**Contest
Deadline**

Friday, February 20



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