



# The Savings Scoop

Michigan Schools & Government Credit Union



## Saving for a rainy day.

What are you saving for? A new toy? A pet goldfish? An afternoon at the arcade? Saving for cool things is exciting and motivating. Did you know it's important to save for unexpected things, too? Sometimes people call this "saving for a rainy day." For example: If you broke your brother's toy and had to replace it. Or, if you lost your headphones and needed to buy a new pair. Regularly saving money in your Save-A-Lot Squad Account means you'll be prepared to meet the challenge. Good for you!

So silly!



What goes up when the rain comes down?

An umbrella.

When do people use trampolines?

Springtime.

What do you get when you plant kisses?

Tulips.

What is it called when dandelions get married?

A weeding.

# Welcome SPRING

In springtime, Michigan's forests, fields, farms, trees, zoos, and more are bustling with baby animals. Nature just knows spring is the best time for these little friends to survive. Think about it: there are plenty of green plants to eat, lots of water to drink, and perfect weather for hanging out with mom and dad.

## Michigan's wild babies

Bunnies  
Chipmunks  
Racoons  
White-tailed deer  
Skunks  
Foxes

## Farm babies

Lamb  
Calves  
Colts  
Goats  
Piglets  
Alpaca

## Zoo babies

Zoo animals have babies too! Visit the Detroit Zoo to see animals like anteaters to zebras and hundreds of species in between.



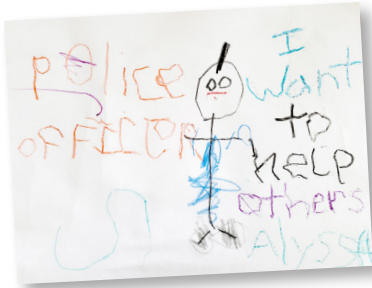
## Earth is built to tilt.

When Earth's axis is tilted toward the Sun, daylight hours increase and weather starts getting warmer — hello spring! This is happening right now in Michigan and everywhere that's north of the equator. Can you guess what's happening south of the equator? The Earth's axis is tilting away from the Sun making days shorter and temperatures colder.

**Don't forget to celebrate Earth Day on April 22, 2019!**

# WE LOVE YOUR DREAM JOBS!

Thanks for showing us your dream jobs. All winners received a \$25 deposit in their Save-a-Lot Squad account. Congrats!



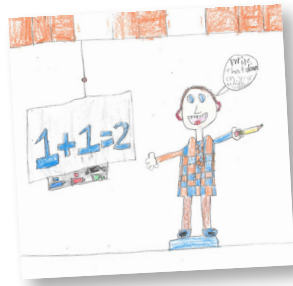
Alyssa B., age 4, who dreams of helping others as a police officer.



Isabella S., age 6, who dreams of becoming a unicorn hair stylist.



Carter C., age 7, who dreams of being the best basketball player.



Alexander C., age 8, who dreams of becoming a math teacher.



Gracie E., age 9, who dreams of helping animals as a veterinarian.

## Show us your favorite baby animal.

Furry, fluffy, feathered — we want to meet your favorite baby animal. Draw, paint, color, craft, use any materials you like to create your masterpiece. We'll choose the most creative submissions and winners will each receive a **\$25 deposit\*** in their Save-a-Lot Squad account. Drop off your submission to any of our branches or email a photo of your entry to [contest@msgcu.org](mailto:contest@msgcu.org). Don't forget to include your name, age, address, and phone number.

**Deadline for entry is May 24, 2019.**

\*Contest limited to members aged 12 or 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 June 2019. 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

### Contest Deadline

Friday, May 24

### Memorial Day (Closed)

Monday, May 27

### Independence Day (Closed)

Thursday, July 4

### Visit a branch

Find your nearest branch at [msgcu.org/locations](http://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](http://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](http://msgcu.org/chat)  
Mon–Fri: 8 a.m.–8 p.m.  
Sat: 9 a.m.–1 p.m.

### Give us a call

Phone: 586.263.8800  
Toll Free: 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.