

Save-A-Lot Squad

# The Savings \$c\$\$\$p

FALL 2026



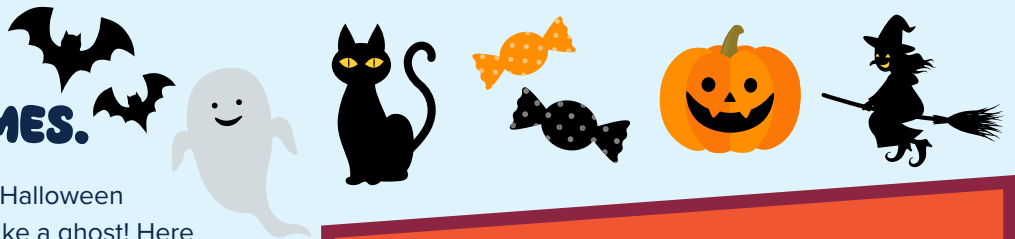
## LOOK WHAT'S NEW!

The brand-new Savings Scoop Newsletter is here! This cool new design is all about making the newsletter fun and exciting for you, our youngest members. You and your parents will still find the information you're used to seeing like savings tips, contests, budget-friendly fun ideas, and more.

## WE'RE THANKFUL FOR YOU.

Each October, we celebrate you on Member Appreciation Day to thank you for being a part of the MSGCU family! Tell your parents to stop by any of our 24 branches on October 15 for snacks and a small thank you gift, while supplies last.

## BUDGET-FRIENDLY HALLOWEEN COSTUMES.



When shopping with your parents for a Halloween costume, it's easy for money to vanish like a ghost! Here are tips to keep your costume costs from getting too scary:

**Set a budget.** Knowing your limit before you shop will help you determine if you can buy a costume at full-price or need to do something different, like borrowing or making one.

**Shop outside the box.** Think about shopping at thrift stores (they might even have a costume section), dollar stores, or consignment shops for great finds. Discount stores like TJ Maxx and Marshall's sometimes carry costumes and accessories, too.

**Check your closet for clothing you can repurpose.** Many costumes come together by using pieces you already have. You can also brainstorm with friends and pool your closet clothing for more inspiration.

**Search online for affordable DIY ideas.** The internet is full of creative and inexpensive costumes.

**Borrow a costume from a friend or family member.** Did your friend have a really cool costume last year? Ask them to borrow it and offer to share your candy from trick-or-treating as a thank you.

## Create a money-smart superhero!

It's time to put your thinking cap on and create a superhero. Draw or paint a superhero who helps people save money, spend wisely, or share with others. Give your superhero a name, take a photo of your creation, and email it to [contest@msgcu.org](mailto:contest@msgcu.org). You can also drop off your drawing 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 account.

**The deadline for entry is Friday, November 13.**

\*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.

# Giggles



What reads and lives  
in an apple?

*A bookworm!*



What kind of monster  
loves disco?

*The boogiemani!*



How did the little  
pumpkins cross the road?

*With the help of a  
"crossing gourd!"*

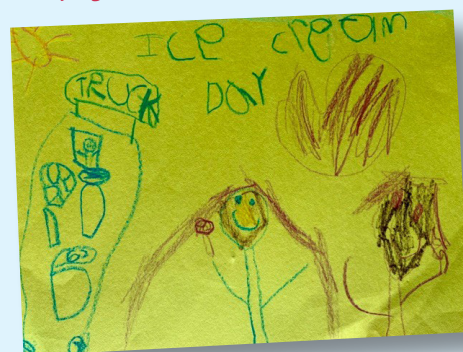


## Congratulations to our winners!

We received some amazing entries for our newsletter  
contest about your favorite summer memory.

Thank you for participating!

Isha, age 4



Oscar, age 9



Grace, age 9



Daniel, age 7



Cole, age 12



### 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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