

We are where you are.

Wherever you are, at the office, home or enjoying Michigan’s wonderful spring season outside, you can access your account anywhere, or anytime, through MSGCU’s convenient virtual services. Find the best fit for you:

**Online Banking.** Manage your accounts online anytime, day or night. View balances, turn on or off your MSGCU credit/debit cards, make payments, sign up for eStatements, and more.

**Mobile Banking.** Perform all of the transactions available in Online Banking, plus use your mobile device to deposit checks from anywhere or even schedule an appointment with MSGCU.

**Text Banking.** Tap into your accounts with texts on your smartphone.

**Phone Banking.** Use any phone to complete multiple account management functions anytime.

✦ Learn more at [msgcu.org/virtualservices](https://msgcu.org/virtualservices).

## MSGCU is a Top Workplace.

Our team members love their work, and it shows. MSGCU is honored to be recognized as a Top Workplace by the Detroit Free Press for the past nine years.

### And we're hiring.

If you’re interested in making a career change, check out our open positions and perks of joining the MSGCU team at [msgcu.org/careers](https://msgcu.org/careers).



## Breaking news.

MSGCU is excited to announce plans to expand our branch network to serve the Canton and Ann Arbor communities with three new branch offices. More details including locations and approximate opening dates will be announced soon.

### Holiday closings

We’re closed on:

**Memorial Day**  
Monday, May 30

**Juneteenth (observed)**  
Monday, June 20

### Annual Meeting Notice

Thursday, April 21, at 6 p.m.  
Clinton Township Branch



### Visit a branch

Find your nearest branch at [msgcu.org/locations](https://msgcu.org/locations)

Mon–Wed: 9 AM–5 PM  
Thu–Fri: 9 AM–6 PM  
Sat: 9 AM–1 PM



### Find us online

It’s easy to keep in touch. Visit [msgcu.org/contact-us](https://msgcu.org/contact-us)

Live Chat: [msgcu.org/chat](https://msgcu.org/chat)  
Mon–Fri: 8 AM–8 PM  
Sat: 9 AM–1 PM



### Call or text

Phone: **(586) 263-8800**  
Toll Free or Text: **(866) 674-2848**

Mon–Wed: 8 AM–5 PM  
Thu: 8 AM–6 PM  
Fri: 8 AM–7 PM  
Sat: 8 AM–1 PM



Insured  
by NCUA

Spring  
2022

Lending options

Community support

Security spotlight

Mortgage preapprovals



# CommonInterest

Michigan Schools & Government Credit Union quarterly newsletter



## Michiganders, start your engines with MSGCU vehicle loans.

Springtime brings out the adventurer in all of us. If you’re ready to hit Michigan’s trails, roads, and lakes, MSGCU can help you secure the best funding for your dream vehicle. This includes everything from a car to a jet ski. Whatever your choice, MSGCU offers a simple process and competitive rates. Conveniently apply online, over the phone, or in a branch office.

### Get preapproved and shop with confidence.

Ready for a new or new-to-you ride? Get preapproved before your shopping begins. The process is simple and being preapproved means you’ll be ready to finalize your purchase with a market-leading rate as soon as you find what you’re looking for. Plus, you’ll have the peace of mind that comes with a lender you can trust.

### Buy out your lease.

Buying your current lease might be just the deal you’re searching for, if the buyout is less than the cost of a new or used car. You don’t always have to go through your original lease provider and you can avoid the stress of car shopping.

### Looking to refinance your vehicle? Take advantage of MSGCU’s Auto Rate Pledge.

If you love your car and are looking for ways to save, consider refinancing your current loan. When you move your existing auto loan from another financial institution to MSGCU, we’ll give you a 0.25% rate discount or our current best rate, whichever is lowest. There’s no application fee, and we’ll help you every step of the way. Visit [msgcu.org/autorefi](https://msgcu.org/autorefi) for details.

✦ Learn more at [msgcu.org/vehicle-loans](https://msgcu.org/vehicle-loans).

Discount of 0.25% off current rate available on auto loans currently held with another financial institution. Discounted rate cannot be lower than MSGCU cost of funds. All loans subject to approval. APR may be higher, based on term of loan, credit score, collateral, and loan to value. MSGCU as low as rate requires Automatic Loan Payment transfer. Current MSGCU auto loans not eligible. Loan terms up to 84 months, depending on model year. New money only. Rates are subject to change at any time. Same-day approval on most vehicle applications. Contact Member Service Representative for more details.

# The potential of spring

Michigan Schools and Government Credit Union is as excited as you to welcome spring. Whether you're planning to refresh your home, buy a new one, or gear up for outdoor adventures, your team of MSGCU financial champions can help in person, online, or via phone.

Our members are always our priority and the reason we continue to offer and enhance convenient services for you. Our new online appointment scheduling is now live, which lets you pick a time to meet with us at any branch, up to a week in advance.

We're also delighted to announce plans to serve members in new communities: Canton and the Ann Arbor area. While it will be a while before we open our doors to three new MSGCU branch offices in these areas, we will keep you posted as our efforts progress to serve members and become involved in these communities.

As we enjoy the spring season, we look forward to serving as your financial champion and helping you meet your financial goals. On behalf of all our team members, thank you for putting your trust in us.

Peter D. Gates  
President/CEO



# MSGCU community support

In response to the recent and devastating tragedy experienced at Oxford High School, MSGCU supported the local community with donations to assist in the healing process. Contributions went toward counseling services for students, faculty, and local first responders, as well as the purchase of emergency and first aid supplies. More details can be found in our 2021 Year in Review announcement at [msgcu.org/news](https://msgcu.org/news).



## Spring in to healthy financial habits.

While April officially marks Financial Literacy Month, MSGCU celebrates it all year long. Take a few moments this spring to focus on your financial learning with MSGCU's educational options:

- Read articles from MSGCU experts on our blog
- Take an interactive lesson in just five minutes
- Attend a workshop or community presentation
- Get one-on-one support

 Get started at [msgcu.org/education](https://msgcu.org/education).


## Security spotlight: spear phishing.

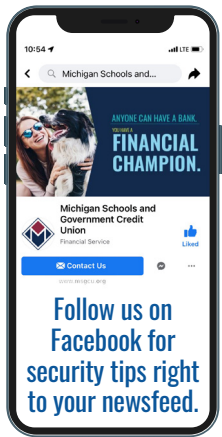
Phishing and spear phishing are on the growing list of cybersecurity threats that can dangerously impact your financial health. If successful, these attacks allow criminals around the globe to access personal information via many forms of communication such as emails, texts, or calls.

While *phishing* is an attempt to acquire personal information, *spear phishing* is similar, and more sophisticated. It's harder to spot, as it appears to be more personal, legitimate, and credible. Fraudsters use targeted and specific information such as your name, title, or other pieces of information only someone trusted would know about you. For example, a fraudster could impersonate the CEO of your company, using specifics about the CEO, the company, or you in the communication to make it more believable. The goal of these criminals is to charm you in the hopes you'll share information they want.

As these tactics increase in number and sophistication, it's critical to keep your guard up. While MSGCU has system features in place to protect your accounts, remember you are the first line of defense when it comes to protecting your information.

### Stay safe and vigilant.

 Learn more about spear phishing by visiting [msgcu.org/spear-phishing](https://msgcu.org/spear-phishing) and brush up on ways to protect your information in our security center at [msgcu.org/protect-yourself](https://msgcu.org/protect-yourself).



**Remember:** MSGCU will NEVER ask for your account login password, personal identification number (PIN), or login verification code in an email, text, or phone call. If you suspect you have been a victim of fraud, please contact MSGCU at (586) 263-8800 or (866) 674-2848 immediately so we can help.

## A mortgage preapproval is an advantage for buyers.


Those looking to purchase a new home typically start with the house hunt first and think about how to afford it later. Our experts recommend the opposite. When house hunting for your dream home, a preapproval will help you know your financial situation upfront.

### Preapproval vs. prequalification.

It's important to know a preapproval is different than a prequalification. A prequalification is simply a discussion with your lender, while a preapproval looks at your financial picture, including your credit report. So when you are house hunting, you can be confident you can purchase your dream home when you're ready.

To make the preapproval process even more appealing, the average preapproval can be ready for you in as little as one to two hours. And, with the MSGCU Mortgage and Refinance App, it can be done on your mobile device. As always, our mortgage consultants are here for you in person if you prefer.

Start your preapproval at [msgcu.org/mortgage](https://msgcu.org/mortgage) or by downloading the MSGCU Mortgage and Refinance App from your favorite app store. Our mortgage experts are ready to champion your homebuying journey.

 Attend one of MSGCU's Homebuyers Workshops to learn firsthand about the process. Register at [msgcu.org/workshops](https://msgcu.org/workshops).

### 2022 Privacy Notice.

The MSGCU Privacy Notice continues to reflect our commitment to members and has not changed. You can view the notice online by visiting [msgcu.org/privacy](https://msgcu.org/privacy). If you would like a copy mailed to you, please call us at (866) 674-2848.