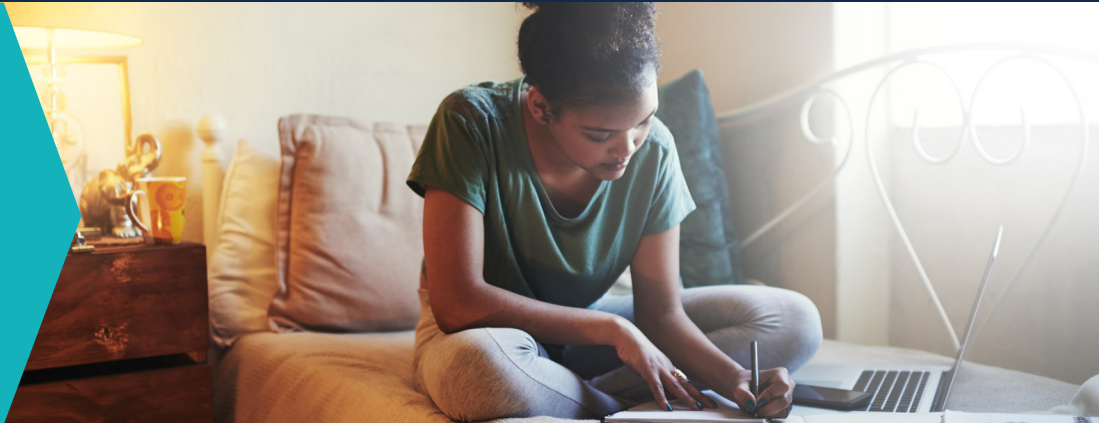




# CommonInterest

Michigan Schools & Government Credit Union quarterly newsletter

## SCHOLARSHIP SPOTLIGHT



With our roots in education, MSGCU is proud to award more than \$100,000 in educational support every year to deserving individuals in our communities. This year's online application period runs until March 1 at [msgcuscholarships.org](https://msgcuscholarships.org). MSGCU offers several scholarships to fit the needs of many students.

- **The Educational Solutions Scholarship** is designed for any high school senior planning to attend a university, college, or technical campus. Eighteen \$2,500 scholarships will be awarded.
- **The Milo Perreault Educator Advantage Scholarship** supports lifelong learning for teachers and administrators. Milo Perreault was a longtime MSGCU Board member and 40-year educator who inspired countless students during his career. Four \$2,500 scholarships will help fund continuing education for recipients.
- **The William Cayen Skilled Trades Scholarship** helps fund certificate programs in engineering, manufacturing, or other industrial and advanced technologies with two \$2,500 scholarships. William Cayen, a retired educator devoted to helping students follow their passions, especially in skilled trades, currently serves as Chairman of MSGCU's Board of Directors.
- **The Rudolph Heino High School Scholarship** supports high school seniors who strive to inspire and lead others. The \$2,500 scholarship given to five individuals is named for former MSGCU Board member Rudolph Heino, who always advocated for the credit union philosophy of people helping people.
- **The Larry Swantek Educational Studies Scholarship** is named for former MSGCU Board member Larry Swantek, a 25-year teacher who influenced students in and out of the classroom. Four \$2,500 scholarships help high school seniors and college students planning to major in education.
- **The Stephen Thomas First Responder Scholarship** awards \$2,000 each to 12 students enrolled in fire and police programs at Macomb Community, Oakland Community, and Schoolcraft Colleges. Stephen Thomas was a longtime Board member who served as a Sergeant in the Macomb County Sheriff's Department.

## Champion of New Year's resolutions.

Happy New Year!

Our New Year's resolution remains the same each year: to make it easy for our members to manage their finances and help them achieve financial success .

In our continuous effort to make banking more convenient, we're excited to soon offer an option of making an appointment online prior to visiting a branch. This will save you time by securing a place in line and providing real-time updates via text. Of course, you can always stop in and see us any time.

For those in the market for their dream home or who are considering refinancing, our loan application process has been simplified with the help of a new mobile app. In addition, members can count on MSGCU's market-leading rates for their home buying or refinancing needs.

I am honored to share MSGCU's recognition as a Top Workplace by the *Detroit Free Press* for the ninth consecutive year. Our team members take great pride in their work to provide you, our members, with exceptional service.

As you make your financial New Year's resolutions, your MSGCU family is here to support. Stop in or make an appointment, and together, we can help achieve your financial goals.

As always, we appreciate the trust you place in us as your financial champion.

**Peter D. Gates**  
President/CEO



## MSGCU receives industry recognition.

The Credit Union National Association (CUNA) is the only national association advocating for credit unions. Every year they bestow awards that recognize exemplary performance across various criteria. MSGCU earned several state-level awards:

**Louise Herring Award, First Place** – for our scholarship program

**Alphonse Desjardins (Youth) Award, Second Place** – for our digital workshops and reality fairs

**Alphonse Desjardins (Adult) Award, Honorary Mention** – for providing financial education to support non-profit organizations in our community

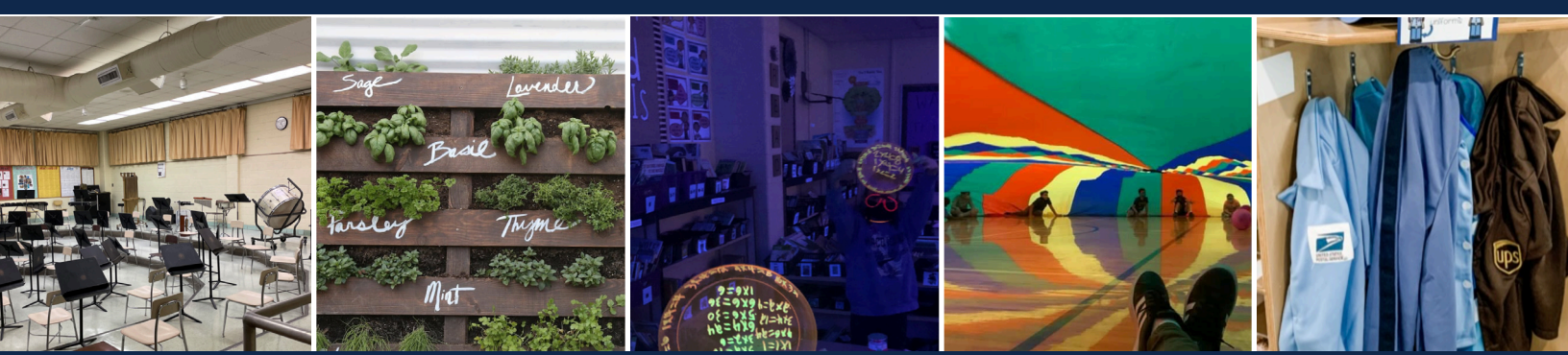
**Dora Maxwell Award, Honorary Mention** – for our Give the Gift of Local Grant Giveaway

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## Preparing you for tax season.

As you plan your 2021 tax filing, keep in mind 2021 IRA contributions must be made by Thursday, April 15, 2022. IRA distribution 1099 records will be ready by the middle of February 2022. And don't forget, members can save up to \$15 when using TurboTax to do taxes online. Also new this year for members, H&R Block is offering \$25 off for new customers or free Tax Identity Shield (\$35 value) for returning customers.

 Learn more at [msgcu.org/turbotax2022](https://msgcu.org/turbotax2022).



## MSGCU awarded more than \$45,000 to local educators.

More than 60 local educators recently were awarded grants up to \$750 as part of our annual Classroom Cash Grants program. Grant recipients, determined by community voting every fall, receive funding for innovative programs that are otherwise not covered by school budgets. More than 100,000 votes were cast this year.

✦ Learn about the recipients and the exciting projects they are providing to their students by visiting [classroomcash.org](http://classroomcash.org).

## New year, new look for statements.

MSGCU account and credit card statements have an updated look. They provide the same information with a fresh, easy-to-read format.

✦ You can also choose to receive the updated statement electronically - visit [msgcu.org/estatement](http://msgcu.org/estatement) to learn more.



## Mortgage shopping just got easier.

As the financial champion of homebuyers, MSGCU provides a full range of mortgage services, including pre-approvals and refinancing options, while always maintaining market-leading rates. From the vacant land to build your dream home, to conventional or condo loans, you can count on MSGCU's friendly and helpful approach through the homebuying process. When it's time to apply, we have simplified the process with the recent launch of a new app. Search MSGCU Mortgage & Refinance in your favorite app store to download.

✦ You can also visit [msgcu.org/mortgage](http://msgcu.org/mortgage) to learn more about our mortgage options.



## MSGCU named a Top Workplace for the ninth year in a row.

Our team members love their work, and it shows. MSGCU has been named a Top Workplace by the *Detroit Free Press*. This award, based on anonymous surveys completed by our team members, gauges employee engagement and commitment to our mission. MSGCU is honored to receive this prestigious recognition for the past nine years.

✦ If you're interested in making a career change, check out our open positions at [msgcu.org/careers](http://msgcu.org/careers).

## Less waiting, more convenience.

MSGCU is excited to offer an even more convenient experience when visiting our branch offices. The next time you want to sit down with a team member, you will love the new services.

### Coming soon: advance appointments minimize the wait.

Soon, you will have the option to schedule an appointment up to a week prior to your visit. Once available, when you arrive to your chosen branch office, you'll be able to check-in from your smartphone or by using our lobby tablet to let our friendly team members know you've arrived.

### New sign in system for walk-ins keeps you updated on your place in line.

Stop into any branch at your convenience. When you arrive, simply sign in for service at the tablet near the door. Or, use your smartphone for a contactless sign-in experience by scanning the QR code or sending a text to the phone number posted in the lobby. This will let team members know you're here and you will receive updates with your place in line. Then, feel free to enjoy a warm cup of coffee in the lobby or even wait in your car. We'll send you a text when it's your turn.

## Board of Directors election notice.

If you wish to be included on the ballot for the Board of Directors:

1. Submit a written request to the President/CEO for a nomination package.
2. Collect verifiable signatures of at least three percent of the current membership supporting your candidacy.
3. Forward the signatory document along with a candidacy notice and resume to:

### MSGCU

Attn: President/CEO's Office

40400 Garfield Road, Clinton Township, MI 48038

In your notice, please include your name, address, MSGCU account number, daytime phone number, and a brief note detailing how your skills can assist MSGCU. Completed submissions must be received by February 2, 2022.

### Congratulations 2021 PAC Grand Raffle winner!

The Michigan Credit Union League Legislation Action Fund (MCULLAF) sponsors the PAC Grand Raffle yearly. The Grand Raffle is one of the largest fundraising events in the credit union movement and supports the Federal PAC to ensure credit unions have a strong voice in Washington D.C. MSGCU member, Jeff, of Washington Township, won \$1,000 for purchasing a raffle ticket from an MSGCU branch office. Congratulations, Jeff!

### Holiday closings

We're closed on:

New Year's Day  
Saturday, January 1

Martin Luther King Jr. Day  
Monday, January 17

Presidents' Day  
Monday, February 21



### 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



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by NCUA