



# The Savings Scoop

Michigan Schools & Government Credit Union



## ENJOY AUTUMN WITH FRIENDS AND FAMILY

The air is crisp and the sun is brilliant, not to mention all the vibrant colors of fall! What a great time for an outing with friends and family. Here are a few ideas to get you started!

- Visit a park or take a bike ride to check out all the colors of fall.
- Snap some photos of beautiful trees or leaves up close, then add cool filters for a custom piece of art (ask your parent or guardian for help).



- Collect red and yellow leaves for a collage or craft project. Make it a contest to see who can use them in the most creative way.
- Play a game of basketball or soccer with your neighborhood friends.
- Hop in the car with your family and go to a cider mill. There's nothing better than fresh apple cider and a side of donuts.
- Head to a pumpkin patch to pick your own perfect jack-o-lantern. Carve a face or design (get creative!) and roast the seeds in the oven.
- Design your own Halloween costume and work with your parents or guardian to make it happen. Think outside the box and do something no one else will do.
- Visit the Detroit Zoo or Greenfield Village, two fun tourist destinations right in your own backyard. Fall is a beautiful time for both!

### Be a Super Saver!

Did grandma give you money for your birthday? Maybe you earned a bit of cash by doing chores for your parents. However you got it, don't waste it! Start your saving habit now with the spend half/save half approach. Take half of the money and spend it on something you want or need. Take the other half and deposit it in your Save-a-Lot Squad account! Remember that as a Save-a-Lot Squad member, you earn prizes for every deposit and gifts for completing your punch card. Plan your next visit today and earn a reward!



### That's Funny!



*What do you call a greedy lobster?*

Shellfish

*What should slow runners eat before a big race?*

Fast food

*How do you discipline a coffee bean?*

You ground it.

# CONGRATULATIONS TO THE WINNERS!

**Congratulations** to Evan, Katherine, Hope, William, and Mikaela for their winning submissions of their favorite things to do in the summertime!



Katherine, Age 7



Hope, Age 9



Evan, Age 5



Mikaela, Age 5



William, Age 10

## CONTEST! What are you saving for?

Show us in a picture or tell us about it in words. Submit your entry by emailing it to [contest@msgcu.org](mailto:contest@msgcu.org), dropping it off at any MSGCU branch, or mailing it to MSGCU – Marketing Department, 4555 Investment Drive, Troy, MI 48098. Whichever way you choose, remember to include your name, address, and phone number. Each winner will earn a **\$25\* deposit** in their Save-a-Lot Squad account.

**The deadline for entry is Monday, November 21, 2022.**

\*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.



## Mark Your Calendars

**Columbus Day (Closed)**  
Monday, Oct. 10

**Veterans Day (Closed)**  
Friday, Nov. 11

**Contest Deadline**  
Monday, Nov. 21

**Thanksgiving (Closed)**  
Thursday, Nov. 24

**Christmas (Closed)**  
Saturday, Dec. 24  
Monday, Dec. 26

**New Year's (Closed)**  
Saturday, Dec. 31  
Monday, Jan. 2



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### Call

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