



Credit Union Overview

Setting it right with...



MICHIGAN
SCHOOLS & GOVERNMENT
CREDIT UNION

586.263.8800 | 1.866.MSGCU4U
msgcu.org

Locations & Hours

- Main Office
40400 Garfield Road • Clinton Township, MI 48038
- Chesterfield Office
34700 23 Mile Road • Chesterfield, MI 48047
- Hall Road Office
45120 Market Place Boulevard • Chesterfield, MI 48051
- Hayes Road Office
48945 Hayes Road • Shelby Township, MI 48315
- Madison Heights Office
480 W. 12 Mile Road • Madison Heights, MI 48071
- Royal Oak Office
31805 Woodward Avenue • Royal Oak, MI 48073
- St. Clair Shores Office
24515 Little Mack Avenue • St. Clair Shores, MI 48080
- Shelby Township Office
8770 23 Mile Road • Shelby Township, MI 48316
- Sterling Heights Office
2356 Metropolitan Parkway • Sterling Heights, MI 48310
- Troy Office
4555 Investment Drive • Troy, MI 48098
- Warren Office
13602 E. 14 Mile Road • Warren, MI 48088
- Lobby, Call Center, and Drive-Thru Hours
Mon | Tue | Wed: 9 a.m. – 5 p.m.
Thursday: 9 a.m. – 6 p.m.
Friday: 9 a.m. – 7 p.m.
Saturday: 9 a.m. – 1 p.m.
Sunday: Closed

586.263.8800 | 1.866.MSGCU4U
msgcu.org

Mortgage Loans

- ◆ Fixed-Rate Mortgage
- ◆ Adjustable-Rate Mortgage
- ◆ FHA Mortgage
- ◆ Balloon Mortgage
- ◆ Bridge Loan
- ◆ Interest-Only Loan
- ◆ Vacant Land Loan
- ◆ Home Equity Loan/Line of Credit

Business Accounts

- ◆ Business Checking
- ◆ Business Savings
- ◆ Organizational Checking
- ◆ Business Loan
- ◆ Simplified Employee Pension Plan (SEP)
- ◆ Other Business Services

Investment Services

- ◆ Individual Retirement Account (IRA)
- ◆ Certificate of Deposit (CD)
- ◆ Investment Planning Services

Insurance

- ◆ Homeowner's Insurance
- ◆ Auto Insurance
- ◆ Life Insurance

Other Products & Services

- ◆ Direct Deposit
- ◆ Automatic Funds Transfer
- ◆ Payroll Deduction
- ◆ Night Depository
- ◆ Safe Deposit Box
- ◆ VISA Gift Card
- ◆ Travelers Cheques
- ◆ Money Order
- ◆ Wire Transfer
- ◆ And more!

Products, services, and resources for setting it right.

When you use our tools...you're setting your finances on the right track.

Checking and Savings Accounts

- ◆ Stress-Free Checking Account
- ◆ Money Market Checking Account
- ◆ ATM/Debit Card
- ◆ More than 28,000 surcharge-free ATMs
- ◆ Regular, Silver, and Gold Savings Accounts
- ◆ Health Savings Account
- ◆ Holiday Club Savings Account

Electronic Services

- ◆ Internet Account Access
- ◆ Online Bill Pay
- ◆ E-Statement
- ◆ Mobile Banking
- ◆ Call Center

Credit Cards

- ◆ Classic VISA Credit Card
- ◆ Titanium VISA Credit Card
- ◆ Youth VISA Credit Card

Loans

- ◆ Car, truck, and SUV loans
- ◆ Boat and personal watercraft loans
- ◆ Motorcycle, ATV, and snowmobile loans
- ◆ RV, travel trailer, and fifth wheel loans
- ◆ Personal and other secured loans
- ◆ Line of credit



Our History...

For nearly 60 years, Michigan Schools and Government Credit Union (MSGCU) has been providing our members with quality, dependable financial products and services.

We take pride in the fact that we have consistently maintained the highest rating given for financial stability. We also continue to receive high satisfaction ratings from those we serve.

If you're looking for a financial institution that's safe, reliable, and honest...look no further. You've found it with Michigan Schools and Government Credit Union.

Setting It Right...

Unlike banks, we are not profit-driven. We value people. That's why we offer competitive savings rates, low loan rates, and fewer fees than banks. So, if you're tired of the way your current financial institution is treating you, now is the time to set it right by switching to Michigan Schools and Government Credit Union.

Providing the support you need to reach your goals.

Life's a little easier when you've got someone looking out for you. That's the power of membership. Our business is helping our members achieve their goals and supporting them on their financial paths.



We work hard for both you and your community. Each year, we offer Classroom Cash Grants for teachers, youth and adult scholarships, free educational seminars, financial coaching, and more!

Those we serve include, but are not limited to, educational employees, students, alumni, government employees, military, healthcare workers, retirees, businesses within 25 miles of our offices, and family or co-workers of any of the above.

Where is the best place to keep your finances? You decide...

MSGCU	Banks
People-focused	Profit-driven
Many free services	Extra fees for everyday services
High savings rates, so you earn more	High loan rates that cost you more

Five easy ways to apply for a loan.

Online

Apply anytime online at msgcu.org.

Phone

Call 586.263.8800 or 1.866.MSGCU4U, option 1.

Fax

Just detach the form to the right, and fax it to 586.263.4431, attention: Department VCC.

Mail

Simply detach the form to the right, and send it to MSGCU, 40400 Garfield Road, Clinton Township, MI 48038, attention: Department VCC.

In Person

Detach the form to the right, and drop it off at any of our 11 locations.

MSGCU Consumer Loan Application

<input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit	Applicant Initials	Joint Applicant Initials
---	--------------------	--------------------------

Applicant

NAME (first, middle, last)		
ADDRESS		
CITY, STATE, ZIP		
# OF YRS AT ADDRESS	MORTGAGE OR RENT \$ PER MO.	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
HOME PHONE () ()	CELL PHONE () ()	
WORK PHONE () ()	EXT #	BEST DAYTIME PHONE <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK
E-MAIL		
ACC'T # IF MEMBER	BIRTH DATE	
SOCIAL SECURITY #	MOTHER'S MAIDEN NAME	
DRIVER'S LICENSE #	EXPIRATION	
EMPLOYER		
POSITION		
# OF YRS AT EMP	POSITION	
# OF YRS AT EMP	**GROSS MONTHLY SALARY \$	# HOURS PER WEEK
# HOURS PER WEEK	ADD'L INCOME \$	
PERSONAL REFERENCE	PHONE () ()	
**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.		

For Credit Union Use Only

DATE	ACCOUNT #
LOAN OFFICER	
COMMENTS	

TYPE OF LOAN	PURPOSE
COLLATERAL	I WOULD LIKE TO BORROW \$ _____ for _____ mos.

Joint Applicant

NAME (first, middle, last)		
ADDRESS		
CITY, STATE, ZIP		
# OF YRS AT ADDRESS	MORTGAGE OR RENT \$ PER MO.	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
HOME PHONE () ()	CELL PHONE () ()	
WORK PHONE () ()	EXT #	BEST DAYTIME PHONE <input type="checkbox"/> HOME <input type="checkbox"/> CELL <input type="checkbox"/> WORK
E-MAIL		
BIRTH DATE		ACC'T # IF MEMBER
SOCIAL SECURITY #	MOTHER'S MAIDEN NAME	
DRIVER'S LICENSE #	EXPIRATION	
EMPLOYER		
# OF YRS AT EMP	POSITION	
# OF YRS AT EMP	**GROSS MONTHLY SALARY \$	# HOURS PER WEEK

Authorization

I certify that the contents of this application are true, and I understand that the Credit Union will rely on the information given in order to make a decision to grant credit. I authorize the Credit Union to obtain reports in connection with this application for credit and for any update, renewal, or extension of the credit received. I understand that the Credit Union may give my credit information to others.

<input type="checkbox"/> Yes, please send me information about Credit Life and Credit Disability insurance with MSGCU.	
APPLICANT SIGNATURE	DATE
JOINT APPLICANT SIGNATURE	DATE