



MICHIGAN

SCHOOLS & GOVERNMENT
CREDIT UNION

www.msgcu.org

Common Interest

April | 2013

Your car is so money.



CAR-CHING!

- No payment for the first 45 days
- Consolidate multiple loans
- Pay off higher-interest-rate credit cards

Use the equity in your car to get cash.

Use the money that's trapped in your car's equity to pay off debt, make new purchases or lower your monthly payments. Refinance \$5,000 from a car that's financed elsewhere and we will give you \$100 cash!
Talk to us about a free auto loan assessment and start saving money today!

Mobile Deposit is here so you can bank anywhere.

Can't get to a branch? Relax, MSGCU has you covered. Now, you can deposit checks from anywhere using your smartphone or tablet. Just download the Mobile Banking app, follow the easy on-screen instructions, and let us do the work for you.

Benefits of Mobile Deposit

- Secure transactions
- Easy to use
- Anywhere you are becomes an MSGCU branch

How it works

1. Download the FREE MSGCU Mobile Banking app from the Apple App Store or Google Play.
2. Open Mobile Deposit.*
3. Select the account you are depositing into and enter the amount.
4. Snap pictures of both sides of the check.
5. Verify the check's information and submit.



For more details about Mobile Deposit and other features of Mobile Banking, visit msgcu.org or call 586.263.8800, option 0.

*Restrictions apply. Please speak with a Member Representative for more details.

Letter From the President/CEO

There is a certain excitement in the air when spring arrives: the winds are warmer and the world around us begins to bloom. As we shed our coats in favor of light jackets, we begin to revel in the new projects and events that the change of seasons brings. Here at MSGCU, we are embracing the spirit of spring with even more ways to make managing your finances easier and putting your hard-earned money back in your pocket.

Even though the economy is recovering, we understand that any kind of financial break is much appreciated, and we are always looking for ways to assist our members with their payments. That's why we are currently offering the opportunity to uncover the hidden cash in your vehicle and use the equity to pay off higher-interest debts. On average, MSGCU members who refinanced their vehicles had access to an additional \$5,000 worth of equity that could be used to pay off debts or make important purchases. Our financial experts can work with you to develop a plan that fits both your budget and long-term plans; plus, if you refinance a vehicle loan from another financial institution of \$5,000 or more, we will give you \$100 cash back.

In addition to our products and services, a large focus of MSGCU is the implementation of our robust financial education program. The financial landscape is constantly changing, and it is very important to us to keep our members informed. Our staff is dedicated to being the best resource for financial education, which is why 70 of our employees recently graduated from the Investor Educator in Your Workplace program. As a result, MSGCU earned a Gold Level of completion. This honor cements us a premiere resource for our members and we are dedicated to helping you through any financial challenges you may be facing. We are proud to be setting the standards for financial education and member service.

Our member programs have also earned us accolades in the credit union community. The Michigan Credit Union League awarded MSGCU three prestigious awards recognizing our commitment to financial education: a first-place honor for both the 2012 Louise Herring Award and the 2012 Desjardins Youth Financial Education Award and an honorable mention for the 2012 Desjardins Adult Financial Education Award. We are passionate about helping our members achieve their financial dreams and these awards are a testament to our mission.

At MSGCU, we take pride in helping our members set their finances right. We are proud of our employees for constantly arming themselves with knowledge on financial education so we can give our members the most helpful and up-to-date information. If you find yourself having questions about your finances, our expert staff is here to help. Please feel free to contact us at 586.263.8800, stop by any branch, or visit msgcu.org. We look forward to serving you!

Sincerely,



Peter D. Gates
President/CEO



ANNUAL MEETING

Thursday, April 18
6:00 p.m.

Main Office
Community Room
40400 Garfield Rd.

All members are
welcome.
Refreshments will
be served.

AAA Discount Available to Members!

You may be eligible for a discount on AAA auto insurance! With AAA, you can also expect:

- 24-hour roadside assistance
- Exclusive Show Your Card & Save® discounts
- Negotiated AAA travel offers and services
- Maps and travel books

Call 1.888.203.2606 or visit AAA.com/MembersSave for a free, no-obligation rate quote (mention Group Code **CUC000344X**).

Insurance products are not products of MSGCU and are not protected by the NCUA. They are not an obligation of or guaranteed by MSGCU and may be subject to risk. Any insurance required as a condition of an extension of credit by MSGCU need not be purchased through the Credit Union and may be purchased through an agent or an insurance company of the member's choice. All questions regarding specific details of the AAA products should be directed to a licensed insurance agent. Ask a Member Service Representative for more details.

Security News & Notes

E-Mail Security Tips

Suspicious of that strange-looking e-mail that just showed up in your inbox? Err on the side of caution, and read these tips before you open it and click any links:

- Don't open attachments from strangers. If you don't know the sender or are not expecting an attachment, delete the e-mail.
- Be aware of bad grammar, spelling, and design. Fraudulent e-mails and websites often include typos and grammatical errors, as well as unprofessional design layout and quality.
- Don't respond to SPAM messages and delete them immediately. Responding to SPAM only confirms your e-mail address with the sender and will intensify the problem.
- As a reminder, MSGCU employees will never call, e-mail, or send you a text message asking for any of your personal information without your prior consent (e.g. Online Banking passwords, PIN numbers).

For more security information, including articles, videos, and podcasts, check out our Financial Resource Center on our website, msgcu.org.

Refer your friends and family to earn cash rewards!



If you are pleased with MSGCU's products and services, why not refer us to a friend, family member, or co-worker?

Referrals can really add up:

- For each person that you refer who becomes a member, you'll receive \$5...and they will receive \$5.
- Plus, when you refer someone who takes out an auto or RV loan* with us, you'll earn \$25...and they will also earn \$25.
- And \$100 is yours—and \$100 is theirs—if your referral closes on a mortgage.

Simply pick up a referral brochure at any one of our branches, or visit the Membership Rewards section of our website at msgcu.org!

For more information, contact a Member Service Representative at 586.263.8800 or 1.866.MSGCU4U, option 0.

*\$5,000 minimum loan.

MSGCU Named Business Partner of the Year

In its continued support of educators and students across the Metro Detroit area, MSGCU is pleased to announce that it was selected by the Warren Consolidated Schools Macomb Career Technical Education Administrators' Association as Business Partner of the Year. MSGCU partnered with the district in a variety of ventures, including serving on the Advisory Committee, presenting as a keynote speaker at events and developing a marketing contest for high school students, which gave the youths an opportunity for a hands-on experience in the industry.



From left to right: Amy Gole, CTE Director, of L'anse Creuse Public Schools and Bob Vincent, Director of Business Development of MSGCU.

Upcoming Events

- **March of Dimes Collection Through April 30**
All Branches
 We will be collection donations for March of Dimes at all of our branch locations. Even a small donation can make a big difference in a child's life!
- **Credit Smart Workshop Tuesday April 30**
6 p.m.
Main Office Community Room
 See article on right.
- **Blood Drive Thursday, May 2**
11 a.m. - 4:45 p.m.
Main Office Community Room
 Register to donate at redcross.org. Remember, one pint of blood can save up to three lives!
- **Youth Checking and Lending Workshop Thursday, May 9**
6 p.m.
Troy Office Community Room
 We invite you and your teen to join us as we explain the proper usage of checking and lending products. This seminar is geared toward teens aged 16 to 17.
- **Closed in Observance of Memorial Day* Monday, May 27**
All Branches
 *Online Banking, Bill Pay, and ATMs are available 24 hours a day.

All workshops are free to the public. Registration is required. Please call 586.263.8800 or 1.866.MSGCU4U, option 0, or e-mail workshops@msgcu.org. Events may be added or dates may be changed. Visit msgcu.org or call for the latest information.

MSGCU OFFICE LOCATIONS

- 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
- Shelby Township Office**
 8770 23 Mile Road
 Shelby Township, MI 48316
- St. Clair Shores Office**
 24515 Little Mack Avenue
 St. Clair Shores, MI 48080
- 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
- All branch lobbies, drive-thrus and the Call Center are open...**
 M - W: 9:00 a.m. - 5:00 p.m.
 Th: 9:00 a.m. - 6:00 p.m.
 Fri: 9:00 a.m. - 7:00 p.m.
 Sat: 9:00 a.m. - 1:00 p.m.
- Phone:** 586.263.8800
Toll Free: 1.866.MSGCU4U
Website: www.msgcu.org



Workshop Spotlight: Learn to Live Credit Smart

Apartment renting, car buying or leasing, purchasing your first home, applying for a credit card... so many things rely on a single number: your credit score. But what exactly is this powerful number and what factors determine your credit score?

In short, your credit score is a three-digit number generated by a mathematical algorithm using information in your credit report. It's designed to predict risk, so this number lets creditors know what the chances are of your becoming delinquent on your credit obligations, such as rent or loan payments. The higher the number, the lower your perceived risk.

There are five basic components that are factored into your credit score:

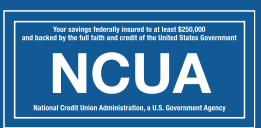
- **Payment history:** Your account payment information, including any delinquencies and public records.
- **Amount owed on accounts:** The amount of available credit you're using on your accounts and how much you owe on them.
- **Length of credit history:** How long you've had your accounts open.
- **Types of credit:** The variety of accounts you have.
- **New credit:** Your pursuit of new credit or credit inquiries.

As you can see, there is a lot that goes into creating a good credit score, and a good credit score is vital to your financial health. That is why MSGCU has partnered with Experian, one of the country's three major credit bureaus, to bring you the upcoming workshop: **Learning to Live Credit Smart: Credit Report and Score Basics that Will Help You Get the Credit You Need.** Join us for this FREE interactive workshop, facilitated by Peggy Ruthven of Experian, to learn the ins and outs of a credit report and what a healthy credit score can do for you.

This workshop will take place on **Tuesday, April 30, at 6 p.m.** in the Community Room of our Main Office in Clinton Township. Registration is required for this event, and seating is limited. Call **586.263.8800, option 0**, or e-mail **workshops@msgcu.org** today!



Find surcharge-free access to more than 30,000 ATMs nationwide through the CO-OP Network, including ATMs in 5,500 7-Eleven and Costco stores. Visit msgcu.org, and click on "Locations & ATMs" to search for a surcharge-free ATM nearest you.



Federally insured by NCUA