



The Savings Scoop

Michigan Schools & Government Credit Union



We're thankful for you!

Each October, we celebrate you on Member Appreciation Day to thank you for being a part of the Michigan Schools and Government Credit Union family! Tell your parents to stop by any of our 22 branches on October 17 for snacks and a small gift, while supplies last, as a thank you. What are you thankful for? **Complete the word search below for nine ideas of things to be grateful for.**

FUN FALL CRAFT

Autumn is here! If you're looking for a fun and budget-friendly activity to do inside when the weather gets chilly, here's a fall craft you can make at home with your family. Submit your creation for our fall contest for a chance to receive a \$25 deposit to your Save-A-Lot Squad account to help grow your savings! Learn more about the contest in this newsletter.

Pumpkin Apple Stamps

Materials you'll need:

- Apples
- Paper towel
- Cutting board
- Knife (for an adult to use)
- Paper plates
- Orange paint
- Green paint
- Small paint brush
- White paper

Step 1: An adult will cut the apples in half and dry the inside and outside with a paper towel.

Step 2: On one paper plate, squirt some orange paint. Add some green paint to a separate plate.

Step 3: Dip the inside of the apple in orange paint and make sure it's completely covered in paint. Then stamp on your white paper.

Step 4: Repeat step 3 until you've stamped a few pumpkins on your paper!

Step 5: Using the paint brush and green paint, add a leaf and stem to the top of your pumpkins.

Step 6: You're all done! Let your pumpkins dry and hang up your masterpiece on the refrigerator for your family to see.

Optional step: Once the pumpkins are dry, use a black marker to draw faces on each one and turn them into jack-o-lanterns!

THANKFULNESS

Can you find nine things to be grateful for in the word find below?

A	H	E	V	B	P	P	H	J	X	R	G	D	E	C
P	K	T	S	Y	A	T	A	N	U	Y	V	S	N	L
R	Z	Y	L	R	P	A	E	E	Y	K	T	W	M	O
M	O	Z	E	A	D	B	T	A	E	O	W	L	B	T
T	E	N	O	A	E	P	B	S	C	I	M	E	H	H
D	T	F	O	O	D	H	U	K	I	H	U	T	A	I
S	C	D	D	Z	F	V	H	D	G	Q	E	C	X	N
M	J	S	Y	Z	O	T	M	Q	U	P	J	R	Y	G
G	E	X	R	H	T	K	U	K	C	O	X	M	S	X
M	S	D	N	E	I	R	F	Q	F	I	P	J	V	Z
C	M	B	D	L	G	H	X	H	U	Z	A	I	M	O
U	A	C	D	Z	S	D	W	P	V	G	I	E	D	U
A	G	R	I	C	M	B	F	E	E	M	Y	F		
G	R	A	N	D	P	A	R	E	N	T	S	O	P	V
I	Z	O	M	A	F	B	P	K	J	D	W	H	D	X

Parents · Friends · Grandparents · Health · Home · Teachers · Toys · Clothing · Food

CONGRATULATIONS TO THE WINNERS!

We received some fantastic entries for our Favorite Summer Activity Contest. Thank you for participating!



Nora, age 8



Macy, age 10



Maya, age 8



Natalia, age 10

Contest!

Share Your Autumn Artwork!

The leaves are changing colors and the weather is getting cooler. As you spend more time indoors because of the chilly weather, it's a great time to get out your art supplies. For our fall contest, you can submit your pumpkin apple stamp creation, or draw a picture of your favorite autumn activity like visiting the cider mill, playing in the leaves, or carving pumpkins. Send us your creation by emailing it to contest@msgcu.org, dropping it off at any MSGCU branch, or mailing it to MSGCU – Marketing Department, 4555 Investment Drive, Troy, MI 48098. Remember to include your name, age, 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 18.



Giggles!

Why did the apple pie cross the road?

It saw a fork up ahead!

Where do baby ghosts go to school?

Day-scare!

What do you call a pumpkin that works at the beach?

A life gourd!

*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)

Mon., Oct. 14

Veterans Day
(Closed)

Mon., Nov. 11

Contest Deadline

Mon., Nov. 18

Thanksgiving
(Closed)

Thurs., Nov. 28

Christmas
(Closed)

Wed., Dec. 25

New Year's Eve
(Closed)

Tue., Dec 31



Visit a branch

Find your nearest branch or make an appointment at 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 stay in touch. Visit msgcu.org/contact-us

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



Call

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

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