

Scholarship Account Opening Bonus Offer

Not an MSGCU member? Now is a great time to join. Membership is open to anyone who is or was a student or educator within Michigan's Lower Peninsula. To celebrate our scholarship programs, we're offering a special \$25 account-opening bonus* to anyone who joins the Credit Union during the application period of January 18-March 18, 2016.

Becoming a member of Michigan Schools and Government Credit Union is as easy as 1, 2, 3. Just stop by one of our branch locations with a valid government-issued picture ID, your social security number, \$5 to establish your new MSGCU Savings Account, and mention this \$25 offer when you open your account. That's it!

Once you become a member and follow the steps below, we'll deposit \$25 into your new account!

- 1.) Open a Savings Account
- 2.) Open a Checking Account
- 3.) Open a third product of your choice, such as a(n):

VISA® Credit Card

Auto or Recreational Vehicle Loan

Certificate of Deposit

Holiday Savings Account

Not only will you get a FREE \$25 for joining, but you can start using your new MSGCU benefits right away. Here are just a few:

- Exceptionally low loan rates
- 24/7 Online Banking
- 0% loans for teachers
- Discounts on insurance products
- Free financial counseling
- Free investment consultations
- Free educational workshops and classroom presentations
- Referral rewards

Join Today!

To join Michigan Schools and Government Credit Union, visit the branch location nearest you today or call 586.263.8800 or 1.866.MSGCU4U to speak with an MSGCU Member Service Representative.

*Must be 18 years of age or older and a new MSGCU member, and must qualify for and open a new checking account, regular savings account, and one additional savings or loan product. Subject to change without notice. See MSR for details.