

# People Helping People 2019 Community Involvement



“People helping people” is a philosophy all credit unions follow and at Michigan Schools and Government Credit Union (MSGCU), this philosophy applies to how we serve our members and how our team members live the philosophy beyond office doors and engage in the communities we serve. Whether it is financially educating our future leaders or volunteering with community and non-profit organizations, MSGCU is proud to offer its support.

In 2019, we continued by providing the opportunity for MSGCU branches to partner with and support organizations in their local communities. This year, we again focused our contribution efforts on member groups significant to our heritage. MSGCU proudly gave back through donations of money, goods, and/or volunteerism to local First Responder organizations and school-based charities, further solidifying our partnerships and serving our communities.



Branch	Organization Supported
Chesterfield	New Baltimore Police Department
Commerce	Commerce Township Fire Department
Hall Road	Macomb Food Program
Hayes Road	Friends of Foster Kids
Livonia	Livonia Goodfellows
Farmington Hills	Farmington Hills Police Department
Madison Heights	Madison Heights Fire Department
Main	Veteran’s Community Action Teams
Mound	Play-Place Autism & Special Needs Center
Royal Oak	Children’s Miracle Network
Shelby	Shelby Township Fire Department
Shores	St. Clair Shores Fire Department
Sterling Heights	Sterling Heights Police Department K-9 Unit
Troy	PLEA Foundation
Warren	Roseville Fire Department

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## Team Member Volunteer Efforts

MSGCU's dedication to excellence extends beyond our offices, and our team members honor the core values and core competencies held by MSGCU through their own volunteer efforts. More than 75 local organizations benefitted from almost 3,000 volunteer hours provided by all levels of team members in 2019.

### MSGCU In the Community

Below is a sampling of the organizations MSGCU team members worked with on a personal, professional, or civic level:

- Angels of Hope
- Association for Suicide Prevention
- Beaumont Children's Hospital
- Boy Scouts of America
- Camp Casey
- Children's Miracle Network
- City of Madison Heights Tree Lighting
- Coalition Against Hunger
- Cousino High School
- Cranbrook
- GiGi's Playhouse
- Gleaners Food Bank
- Greyhounds of Eastern Michigan (GEM)
- Judson Center
- Leader Dogs for the Blind
- Leadership Oakland
- Macomb Food Program
- Madison Heights Youth Assistance, Inc.
- Muscular Dystrophy Association (MDA)
- Oak 200 Small Business Committee
- Oakland Schools Technical Campus Northeast
- PLEA Foundation
- Relay for Life (American Cancer Society)
- Right to Life of Michigan
- Sandcastles Grief Counseling
- Siena Heights University
- South Oakland County Warming Center
- The Salvation Army
- Troy Chamber of Commerce
- Troy Chamber Women's Business Forum
- Utica United Methodist Church
- Village Early Learning Center
- We Defy Foundation
- Wheelchair Hockey League

# People Helping People

## 2019 Community Involvement



### Financial Education

MSGCU is dedicated to increasing the financial knowledge of both our members and the communities we serve. We conducted a variety of workshops, classroom presentations and community events to promote financial wellbeing in all age groups.

Workshop topics included:

- Basic Budgeting
- Checking Account Management
- Credit Reports & Scores
- Credit Unions vs. Banks
- Debit Cards & Credit Cards
- Estate Planning
- Getting Started with Cash & Credit
- Homebuyers
- Introduction to Credit & Credit Cards
- Marriage and Money
- Preparing for College
- Raising a Financially Literate Family
- What You Don't Know About Money

#### Consumer Education by the Numbers

15 Reality Fairs

61 Community Partnerships

330 Financial Education Workshops

9,650 Attendance for workshops and offsite education

#### Spotlight: Financial Reality Fairs

Financial Reality Fairs are experiential learning events that allow students to simulate living on their own for a month, from a financial perspective. Students are provided with an identity, a job, starting salary and credit score. The students then visit a variety of stations to select goods and services needed to live on their own, such as housing, transportation, and food. The final step in the process is to visit with a financial counselor to review their choices and improve their financial situation. Our strong commitment to assisting teachers with hands-on activities continued as we proudly hosted 15 Financial Reality Fairs in 2019, a 50% increase over last year.

Reality Fairs were conducted at high schools in Macomb, Oakland and Wayne counties. MSGCU also worked in partnership with the Michigan Council for Economic Education and Money Smart Week to coordinate an event.

# People Helping People 2019 Community Involvement



## **Business Development and Community Sponsorships**

MSGCU is proud to support community initiatives through paid sponsorships and/or in-kind donations. In 2019, we provided needed support in the community while taking advantage of opportunities to highlight the benefits of being an MSGCU member.

### **8<sup>th</sup> Annual High School Marketing Competition**

In December, six high school teams from three different schools participated in this annual competition. Each team of four students pitched their campaign ideas to judges in the MSGCU boardroom, focusing on acquiring teen checking and debit card accounts. Each team displayed their research, analysis, and formal presentation skills. The teams also enhanced their collaborative and project management skills while gaining valuable real world experience from a financial marketing perspective.

Oakland Schools Technical Center Campus-Northwest won the competition, edging out Troy Athens and Oakland Schools Technical Campus-Northeast teams.



### **Community Plan**

In 2019, the Community Plan was established to further enhance our community presence through an increased financial investment that benefits communities and members throughout our footprint. Several opportunities were evaluated during the year. MSGCU made the commitment to support Scarlet's Smile, a Commerce Township-based, non-profit. The \$10,000 donation supported the mission to build a barrier-free, all-inclusive playground where all kids, regardless of their ability, can play together. Coinciding with the opening of our 15th branch office in Commerce Township, this provided value in supporting a worthy cause and developing relationships in our newest community.

### **Federal Home Repair Grant Program**

MSGCU provided approximately \$217,000 to area homeowners in 2019 through 37 grants as part of the Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Impact Program. The grant program helps homeowners with maintenance they otherwise couldn't have afforded such as new siding, windows, and roofs. MSGCU is a member/owner of the Federal Home Loan Bank of Indianapolis (FHLBI) where their mission promotes homeownership by annually granting funds to lower-income households.

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## **LEAD Team**

The Credit Union's LEAD Team is made up of team members from across the organization who plan events to increase team building and community outreach. The LEAD Team is another way that MSGCU embodies the "people helping people" philosophy.

In 2019, the LEAD Team facilitated assistance for the following organizations:

- Box Tops for Education
- Gleaners Community Food Bank of Southeastern Michigan
- Macomb & Oakland Intermediate School Districts
- Pets for Vets
- American Red Cross
- Wigs for Kids
- Big Family of Michigan
- Children's Hospital of Michigan Foundation - Snowpile
- Operation Care Package

### **Spotlight: Maggie's Wigs for Kids ([www.wigs4kids.org](http://www.wigs4kids.org))**

MSGCU made a \$1,000 donation to Maggie's Wigs for Kids by conducting a spring flower sale. Each hanging basket sold contributed \$7 towards the charity. Maggie's Wigs for Kids provides hair replacement systems and support to children who have lost their hair due to chemotherapy, radiation or other conditions at no cost to the family. The organization provides wigs and education on the care and maintenance, as well as classes and social groups where kids can recover from the emotional, social and psychological side effects of hair loss.

# People Helping People 2019 Community Involvement



## Classroom Cash Grants

MSGCU was proud to award 71 Classroom Cash Grants totaling \$51,375 to educators seeking funding for innovative classroom projects.

- 116 local educators from 87 schools across Metro Detroit submitted applications to fund classroom projects.
- More than 110,000 votes were received from teachers, students, parents, colleagues, friends and family during the ten-day online voting period.

## Programs Supported through MSGCU Classroom Cash Grants

- |                                  |                         |             |
|----------------------------------|-------------------------|-------------|
| * Enhanced Classroom Technology  | * Experiential Learning | * Reading   |
| * Flexible Learning Environments | * Science Lab Supplies  | * Teamwork  |
| * Business in the Classroom      | * Fine Motor Skills     | * Economics |

## Winning Schools

Adlai Stevenson High School  
American Montessori Academy  
Anchor Bay Middle School North  
Beacon Tree Elementary School  
Boulan Park Middle School  
Bozymowski Center for Education  
Browning Elementary School  
Burr Elementary School  
Chippewa Valley High School  
Columbia Central High School  
Davis Junior High School  
Davisburg Elementary School  
Duncan Elementary School  
Ebeling Elementary School  
Edmonson Elementary School  
Eisenhower High School  
Flickenger Elementary School  
Graebner Elementary School  
Grosse Pointe North High School  
Harmon Elementary School  
Heritage Junior High School  
Hiller Elementary School  
Huron Academy Metro Campus  
Immaculate Conception

Indian Hills Elementary School  
International Academy of Macomb  
Kaiser Elementary School  
Kennedy Learning Center  
Lakeview Early Childhood Center  
Lottie Schmidt Elementary School  
MacArthur K-8 University Academy  
Marie C. Graham Elementary School  
Mark Twain Elementary School  
McGlennen Elementary School  
Monfort Elementary School  
Morris Adler Elementary School  
New Haven Elementary School  
Oakland Schools Technical Campus Northeast  
Oxbow Elementary School  
Plumbrook Elementary School  
Richmond Middle School  
Rochester Adams High School  
Rodgers Elementary School  
Romeo High School  
Shelby Junior High School  
Shrine Catholic Grade School  
Simonds Elementary School  
St. Paul on the Lake School  
Troy High School  
Turning Point Academy  
University High School Academy  
Wheat Early Childhood Center

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## Scholarships

As a Credit Union founded by educators, we believe that individuals should be afforded the opportunity to better themselves through continued education. MSGCU provided \$106,500 in scholarship dollars for the following scholarship programs in 2019:

### **Rudolph Heino High School Scholarship - \$12,500 awarded**

Awarded to five high school seniors who embody the MSGCU philosophy of “people helping people.”

### **Larry Swantek Educational Studies Scholarship - \$10,000 awarded**

Awarded to four high school seniors who plan to major in Education or to current college students with an Education major.

### **Educational Solutions Scholarship - \$45,000 awarded**

Awarded to eighteen high school seniors who plan to attend a two- or four-year college or university.

### **Educator Advantage Scholarship - \$10,000 awarded**

Awarded to four certified educators and administrators (of early childhood, primary, secondary and post-secondary schools) attending a continuing education program, college, or university.

### **Stephen Thomas First Responders Scholarship - \$24,000 awarded**

Awarded to graduates of the fire and police academies at Macomb Community College, Oakland Community College, and Schoolcraft College.

### **William Cayen Skilled Trades Scholarship - \$5,000 awarded**

Awarded to students pursuing a certificate in a skilled trades program at Macomb Community College, Oakland Community College, Schoolcraft College, or a Skilled Trades School (Dorsey or Northwestern Technological Institute).



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## 2019 Community Involvement



### Awards & Accolades

**96% Member Satisfaction.** MSGCU is proud to consistently receive high rankings in our annual member satisfaction survey each year.

**Detroit Free Press Top Workplace Award.** MSGCU was named a Top Workplace by the *Detroit Free Press* for the seventh consecutive year. Results are based on feedback from MSGCU team members via a survey conducted by Energage. Companies are measured on qualities, including company leadership, career opportunities, workplace flexibility, compensation and benefits.

**MCUL Desjardins Youth Financial Education Award** recognizes outstanding personal financial education programs for young people. MSGCU earned first place for our innovative youth programs including Financial Reality Fairs, High School Marketing Competition, and classroom workshops aimed to reach students where they are most comfortable and eager to learn.

**MCUL Desjardins Adult Financial Education Award** recognizes outstanding personal financial education programs for adults. MSGCU was awarded first place for our home buyers workshops. In 2019, we held 18 workshops and helped 600 soon-to-be homebuyers.

**MCUL Louise Herring Philosophy-in-Action Member Service Award** recognizes model credit union efforts to materially improve members' lives. MSGCU was awarded second place for our quick response to assist government employees who were furloughed as part of the federal government shutdown in December 2018. We offered our Furlough Loan, which featured no application fee, no payments for 45 days, and a fixed, low rate. As part of the program, we also allowed a no-fee Skip A Pay on existing consumer loans.

### **Anchor Bay High School/CTE Department Outstanding Employer Award**

Shannon McIntosh, MSGCU Consumer Education Specialist, was named Outstanding Business Partner by Anchor Bay High School and was recognized at the Macomb Career Technical Education Administrators Association Annual Awards Celebration. Shannon accepted the award for her work in teaching financial literacy to more than 200 high school students.

