

Change Your Savings



Start Small

Save Coin

End BIG!



**MICHIGAN SERVICES
CREDIT UNION**



“Change Your Savings”

Start Small...Save Coin...End BIG!

At MSCU, we understand that it's difficult to start a savings program and stick with it. Some of our members live from payday to payday...and even get caught up with payday lenders. MSCU is here to help break the payday to payday cycle with our “Change Your Savings” Program.

Step #1: Save Your Coin

Stop spending your coin. Because – to coin a phrase – change is money too. Bring it to the Credit Union and process it in our coin counting machine. **If you deposit the money into a “Change Your Savings” CD or a Christmas Club, there is no fee to use the machine.*** You'll be surprised at how your small change starts to add up.



Step #2: Set A Goal

Maybe you just want enough to cover next year's holiday expenses. Perhaps you want to save for your grandchild's education. Maybe it's past time to start saving for your retirement. Everyone has some anticipated expense looming out there.

Step #3: Open Our Special “Change Your Savings” CD

Open a “Change Your Savings” CD for a minimum of \$10 and then add to it.* Our Member Services Representative will help with a realistic plan and terms for your CD. Deposits of just under \$14 a month equal \$500 in 36 months and just under \$17 equal \$1,000 in 5 years. That may seem like a long time, but how long have you been saying “I've got to start saving?”

Start a savings program that's right for you!



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**These offers are available for “Change Your Savings” CD and Christmas Club deposits only. We do however allow additional deposits to most of our CDs. Penalty for early withdrawal. Regular fee for members is 4%, and 8% for non-members. Receipt must be redeemed on the same day the coins are counted.*



1/08