

JANUARY

| S | Μ | Т | W | Th | F | S |
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| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |
| | | | | | | |

| MAY | | | | | | | | | |
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SEPTEMBER

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| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

FIRST DAY OF STATE PAY PERIOD STATE PAYDAYS STATE EMPLOYEES' HOLIDAYS

FEBRUARY

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| MARCH | | | | | | | | | |
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NOVEMBER

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| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
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| AUGUST | | | | | | | | | |
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| 10 | 11 | 12 | 13 | 14 | 15 | 16 | | | |
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| 24 | 25 | 26 | 27 | 28 | 29 | 30 | | | |
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DECEMBER

| S | Μ | Т | W | Th | F | S |
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| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

\$100 STATE OF MICHIGAN EMPLOYEE OFFER DETAILS ON REVERSE

Join and Receive \$100

State of Michigan employees are eligible to join MSU Federal Credit Union (MSUFCU).

Open an MSUFCU checking account with direct deposit to receive \$100.¹ You'll enjoy 24/7 account access, superior member service, and a financial institution that helps you **dream BIG**.

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Learn more at msufcu.org/refer.

¹Offer valid as of 10/1/24 and is subject to change. First direct deposit of net paycheck from State of Michigan payroll with a minimum of \$1,000 must occur within 6 weeks of account opening to qualify for offer. Account must be active and in good standing. The \$100 will be deposited within 60 days of the first direct deposit. Not valid with any other offer. ²After selecting and purchasing a gift card, it will be sent to your email for use. Please note some gift card purchases are subject to a 1-3-day hold. Gift card purchases are final and non-refundable. For more information, visit msufcu.org/ prizeout. Gift cards are not a product of MSUFCU and each merchant's gift card terms of use may vary. For more information, visit https://prizeout.com/terms/index.html. Not all MSUFCU account types are eligible to use the CashBack+ experience. See your available offers in the MSUFCU Mobile app or ComputerLine®. If you do not see a way to access CashBack+ in your mobile app or on ComputerLine, please reach out to us at 800-678-4968 or at msufcu.org/contact. Federally insured by NCUA. ²Cardholders will earn the following cash back rewards: 3% on groceries; 2% on gas, travel (airlines, hotels, motels, resorts, taxi/limo, and car rental) and universities; and 1% on all other purchases for every one U.S. dollar in eligible net purchases made on their VISA Signature Credit Cards, rounded to the nearest whole dollar. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to amount returned. Negative cash back will be given if returns or credits exceed purchases. Certain restrictions, limitations, and exclusions apply. VISA Signature Credit Card has a \$10,000 minimum limit. Visit msufcu.org/visasignature for full terms and conditions.

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