

Discover 100 Reasons to Join

We believe your financial institution should offer more — **more value, more support, and more opportunities.** Here are 100 reasons why joining MSUFCU puts you on the path to something better.

Unforgettable Experiences, Just For You

1. Exclusive access to local events.
2. Special invitations to members-only gatherings.
- 3. Member-only contests and giveaways for concert and event tickets.**
4. Priority registration for community and fitness events.
5. Exclusive access to MSUFCU-sponsored sports events and fitness events.
6. Access to unique cultural and recreational experiences across Michigan.
7. Exclusive early-bird access to local art and culture events.
8. Priority access to seasonal and holiday community events.
- 9. Special invitations to community networking events and mixers.**
10. Exclusive invitations to local health and wellness expos.

Local Love: Deals and Discounts You'll Adore

- 11. Discounts and early access to concerts, shows, and community events.**
12. Discounts for local entertainment, such as theaters and festivals.
- 13. Partnerships with local businesses for exclusive member deals.**
14. Special offers for athletic and fitness events in your community.
15. Discounted access to local recreational activities.
16. Special promotions for local small businesses through MSUFCU partnerships.
17. Exclusive member access to discounts at local businesses and attractions.
18. Discounts on tax preparation services for members.
19. Discounted menu items at local restaurants.
20. Unique partnerships with local organizations and charities.

Give Back and Connect With Your Community

21. Support for local charities through MSUFCU's community initiatives.
22. Volunteer opportunities through MSUFCU-sponsored community programs.
23. Sponsorship of local sports teams and events.
- 24. Support for Michigan's environmental sustainability initiatives.**
25. Access to community improvement programs sponsored by MSUFCU.
26. Community-focused initiatives for supporting local arts and culture.
27. Exclusive access to coworking spaces for members.
28. Member-only access to outdoor adventures and recreational activities.
29. Participation in MSUFCU-sponsored community wellness events.
- 30. Kids' Day events that celebrate the financial futures of young members.**

Empowering Youth With Money Smarts

31. Youth accounts with special benefits to teach kids about money.
- 32. Financial literacy programs for children and teens to encourage saving.**
33. Educational resources designed to support financial independence.
34. Access to cutting-edge financial solutions in collaboration with innovative partners.
35. Access to "The Culture of Finances," a community outreach program offering tailored financial education courses.
- 36. Exclusive first access to new financial tools and services available to members.**
37. Workshops and seminars focused on financial technology and innovation.
38. Financial education resources to help members build financial literacy.
39. Access to educational workshops and seminars on budgeting, saving, and investing.
40. Dedicated youth and teen banking products to teach kids about money.

Perks That Pay Off

41. Rewards for referring friends and family to MSUFCU.
- 42. Up to 3% cash back on certain purchases with the MSUFCU credit card.**
43. Earn instant cash back on digital gift card purchases with CashBack+.
44. Special offers for new members, including cash bonuses.
45. Annual member appreciation events with fun activities and giveaways.
46. Early access to exclusive promotions and offers.
47. Variety of debit and credit card designs.
48. Access to travel-related benefits and resources for members.
- 49. Holiday savings options to help you plan for gifts and travel.**
50. Monthly financial newsletters with tips and insights.

Smart Loans, Big Opportunities

51. Competitive loan rates on auto, home, and personal loans.
- 52. Flexible auto loan refinancing options to save you money.**
53. Loan deferral options to give you flexibility when life changes.
- 54. Overdraft protection to help avoid fees and stress.**
55. Dedicated support for first-time homebuyers.
56. Special home equity line of credit (HELOC) offers for homeowners.
57. Special car-buying services to help you find your next vehicle.
58. Student loan refinancing options to help save money.
59. Special loan products for Michigan State University students.
60. Heroes Loan program for public service professionals.

Tech-Savvy Tools

61. Easy-to-use mobile banking app for managing accounts on the go.
62. Free financial planning tools to help you set and track your financial goals.
63. Personalized account alerts to keep you informed.
- 64. Free credit score access and credit report monitoring.**
65. Card Lock lets you instantly lock and unlock your card for security.
66. CVVKey for an added layer of security with each transaction.
67. Convenient online loan applications and quick approval processes.
68. Free mobile check deposit for convenience on the go.
69. Convenient bill pay options that make managing your finances easy.
- 70. Zero balance transfer fees with MSUFCU Platinum VISA Credit Card.**

Innovation in Action

71. Access to MSUFCU's strategic partners in technology and financial services.
72. Ability to shape future financial products through feedback on new innovations.
73. The opportunity to test new financial apps and services before they are released.
- 74. Access to exclusive products through the lab at MSUFCU.**
75. Access to "The Social at 311" for unique member experiences.
76. Dedicated members-only webinars on financial technology trends.
77. Support for innovation in financial products, services, and tools.
78. Discounted rates on financial software and tech tools through our partnerships.
- 79. Workshops and seminars focused on financial technology and innovation.**
80. Exclusive access to coworking spaces.

Everyday Banking, Elevated

- 81. Free checking accounts with no minimum balance.**
82. No annual fees on MSUFCU Platinum VISA Credit Card.
- 83. Access to over 30,000 fee-free ATMs nationwide.**
84. No international transaction fee with MSUFCU debit and credit cards.
85. Video Chat lets you meet with an Specialist in real time, without scheduling.
86. Savings Builder with higher dividends on your initial savings.
87. Access to financial counselors to guide you through major life events.
88. Free notary services at all branches for Silver Spartan members.
89. M2M Transfer allows easy, instant transfers between MSUFCU accounts.
90. Certificates that let you add money over time.

Your Community, Our Commitment

- 91. Support for Michigan's environmental sustainability initiatives.**
92. Exclusive meet-and-greets with local athletes.
93. Member-only access to local networking groups and business development events.
94. Sponsorship of local sports teams and events.
95. Access to resources for local entrepreneurs.
96. Exclusive invitations to community networking events and mixers.
97. Special promotions for local small businesses through MSUFCU partnerships.
98. Participation in MSUFCU-sponsored community wellness events.
- 99. Community-focused initiatives for supporting local arts and culture.**
100. Access to community improvement programs sponsored by MSUFCU.

Start your financial journey and experience the MSUFCU difference today.

msufcu.org/join | 800-678-4968



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