

DECEMBER 2026

S	M	T	W	Th	F	S
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13	14	15	16	17	18	19
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msufcu.org/SOM

2027

JANUARY 2028

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Sleeping Bear Dunes National Lakeshore

JANUARY

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31						

FEBRUARY

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MARCH

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APRIL

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MAY

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JUNE

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JULY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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26	27	28	29	30	31	

FIRST DAY OF STATE PAY PERIOD
 STATE PAYDAYS

STATE EMPLOYEES' HOLIDAYS
 MSUFCU CLOSED



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ON REVERSE**



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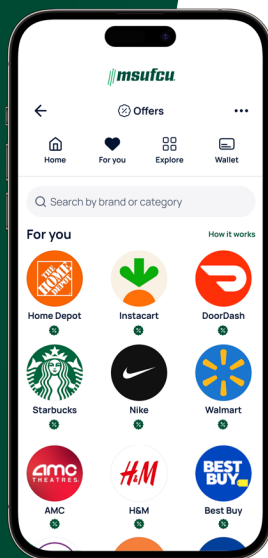
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¹Offer valid as of 10/1/26 and is subject to change. First direct deposit of net paycheck from State of Michigan payroll with a minimum of \$1,000 must occur within 6 weeks of account opening to qualify for offer. Account must be active and in good standing. The \$100 will be deposited within 60 days of the first direct deposit to Spartan Saver account. Bonus may be taxable and reported on an IRS form. Not valid with any other offer. ²MSUFCU Platinum Plus Visa cardholders will earn 1% cash back on all purchases. Visa Signature cardholders will earn the following cash back rewards: 3% on groceries; 2% on gas, travel (airlines, hotels, 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/visa for full terms and conditions. ³MSUFCU offers CashBack+ to members with active accounts in good standing. CashBack+ is available through the member's MSUFCU account. This program enables members to purchase select digital gift card offers for and earn cash back at varying percentages, which is credited immediately to their CashBack+ wallet post-purchase. Not all account types qualify. Must be 18 years of age or older to participate in CashBack+. Gift card purchases are not permitted with CashBack+ gift cards, whether online or in-store. For best results, ensure your device is updated to the latest operating system. MSUFCU retains the right to modify or terminate the CashBack+ program at any time without prior notification. MSUFCU is not affiliated with or endorses any of the merchants featured in CashBack+. Gift card purchases are final and non-refundable. Digital gift card offers are not products of MSUFCU, and their terms of use are subject to the respective merchants and may vary; more information can be found at prizeout.com/terms. The CashBack+ program is offered through Prizeout. Amounts received through Prizeout may be taxable and reported on applicable IRS forms. For more information, visit prizeout.com/terms. Federally insured by NCUA.