

DECEMBER 2025

S	M	T	W	Th	F	S
	1	2	3	4	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			



2026

JANUARY 2027

S	M	T	W	Th	F	S
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24	25	26	27	28	29	30
31						

Munising, MI - Pictured Rocks National Lakeshore

JANUARY

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FEBRUARY

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MARCH

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29	30	31				

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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30	31					

SEPTEMBER

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30	31					

OCTOBER

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30	31					

NOVEMBER

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DECEMBER

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23	24	25	26	27	28	29
30	31					

FIRST DAY OF STATE PAY PERIOD
 STATE PAYDAYS

STATE EMPLOYEES' HOLIDAYS
 MSUFCU CLOSED



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As a member, you can manage your account online or through the MSUFCU Mobile app and access over 30,000 ATMs nationwide through the CO-OP Network. Plus, we continue to open new branches to serve our members.

Open your account today!



Scan the QR Code or visit msufcu.org/join.

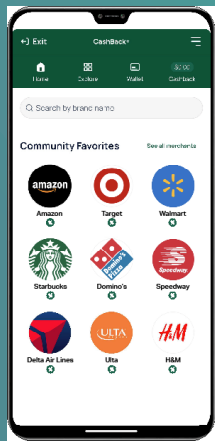
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- Receive cash back with your checking account
- No limit on cash back
- Choose from hundreds of national retailers



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- Low rate
- Up to 3% cash back³
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¹Offer valid as of 10/1/25 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 offers CashBack+ to members with active accounts through their partnership with Prizeout. CashBack+ is available through the member's MSUFCU account. This program enables members to purchase digital gift card offers 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+. 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+. Digital gift card offers are not products of MSUFCU, and their terms of use are subject to the respective merchants; more information can be found at prizeout.com/terms.

³Cardholders 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. Federally insured by the NCUA. ⁴Annual Percentage Rates (APRs) for purchases, balance transfers, and cash advances vary by creditworthiness, are subject to change, and currently range from 14.90% to 17.9% APR. A Penalty APR of 17.9% will be applied if your account becomes delinquent for 60 days. The late payment fee is \$25.00 if the minimum payment due is \$25.00 or more; \$15.00 if the minimum payment due is \$15.00 to \$24.99; or \$0 if the minimum payment due is less than \$15.00. An annual fee of \$99 is waived the first year and charged each subsequent year on the anniversary date. There is a \$25 charge for each returned convenience check. See full terms and conditions at msufcu.org/visa.