



March 25, 2016

Dear Member,

On behalf of the MSUFCU Board of Directors and management, we are pleased to announce that MSUFCU has merged in Clarkston Brandon Community Credit Union (CBCCU), headquartered in Clarkston, Michigan. This is an exciting time for MSUFCU as this merger will allow us to better serve our 34,000 current members who live in the counties formerly served by CBCCU, and it gives us the opportunity to further fulfill the credit union philosophy of “people helping people.”

With this merger, we are helping a community-focused credit union and its members by providing an enhanced offering of financial products and services, thousands of shared branches through the CO-OP network, and expanded technological offerings including a robust mobile banking app and eDeposit.

As a result of this merger, once all systems are fully converted, all members will have access to four branch locations in Oakland County. In addition to the Auburn Hills and Oakland University locations, there will be a branch in Clarkston, and another in Ortonville, as well as three additional ATMs for your convenience.

We look forward to this exciting opportunity to increase our level of service and to welcome the CBCCU members to the MSUFCU family!

We will continue to provide you superior service while helping every member achieve financial security, their goals, and ultimately, their dreams.

Thank you for your continued membership.

Sincerely,

A handwritten signature in black ink that reads 'April M. Clobes'.

April Clobes

President and Chief Executive Officer

Michigan State University Federal Credit Union