



<DATE>

<Name>

<Address1>

<City>, <State> <Zip>


Unique Identifier: #####

Dear Gold Coast Bank Customer,

We are pleased to announce the acquisition of Gold Coast Bank by Michigan State University Federal Credit Union ("Credit Union") through the Credit Union's purchase and assumption of substantially all of the assets and liabilities of Gold Coast Bank. We strongly believe that this change will significantly benefit you, our employees, and the community. As you transition to becoming a member of the Credit Union, you will have access to innovative new products and services, while continuing to receive exceptional service from familiar team members who serve you today at Gold Coast Bank.

Over the past months, our teams have been working diligently to provide a smooth and successful transition, and we expect the completion of the acquisition to occur on or about May 1, 2026.

To become a member of the Credit Union and gain access to the Credit Union's products and services, please complete one of the following membership opt-in actions as soon as possible, but no later than June 1, 2026, following the May 1, 2026 closing date. By opting in, you also authorize the Credit Union to make a \$10 donation on your behalf to the Desk Drawer Foundation in order for you to become a donor member of the foundation and to establish your eligibility for Credit Union membership. The Desk Drawer Foundation is a nonprofit organization that supports the communities served by the Credit Union. After we receive your opt-in election, the Credit Union will provide additional information about membership and the transition of your accounts. The membership opt-in options are:

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|---|---|
| <p>1. Online: Use the QR code to the right or visit www.msufcu.org/gcbmembership. To opt in online, you will need the Unique Identifier provided above.</p> |  |
| <p>2. Mail: Complete the enclosed "opt-in" form and return it using the self-addressed stamped envelope.</p> | |
| <p>3. Telephone: Contact us at 1-312-270-0204 ext. 3133. To opt in by phone, you will need the Unique Identifier provided above.</p> | |
| <p>4. In person: Visit our office at 1165 N. Clark Street, Suite 200 in Chicago, Illinois (Monday–Friday, 9:00 a.m.–5:00 p.m. CT) or bring the enclosed opt-in form to any Credit Union branch location listed at www.msufcu.org/locations/</p> | |

(Continued on the back of this page.)

Please note that an opt-in election by any person (including an individual, sole proprietorship, partnership, trust, corporation, or limited liability company) will apply to all accounts and loans for which that person is the primary owner or primary borrower, as determined by the Tax Identification Number associated with the primary owner of each account and the primary borrower of each loan.

The Credit Union's Membership and Account Agreement (for consumer accounts) and Business Account Terms and Conditions (for business accounts) describe the terms and conditions governing membership, accounts, and services offered by the Credit Union. These agreements are available at www.msufcu.org/disclosures for consumer accounts and www.pillur.org/disclosures for business accounts through Pillur, the Credit Union's business banking brand. We encourage you to review the applicable agreement(s) to understand the terms that will apply to your membership, accounts, and services at the Credit Union. Paper copies of the applicable agreement(s) will also be mailed to you in the future. Upon completion of the acquisition, accounts transferred from Gold Coast Bank to the Credit Union will become accounts at the Credit Union and will be governed by the applicable agreement.

If you choose to opt in to membership, you agree to the applicable agreement governing your membership, accounts, and services at the Credit Union. If you do not opt in but keep your account with the Credit Union after the acquisition, your account will continue as a nonmember account as permitted by applicable law and will still be governed by the applicable agreement. Certain services available to members are not available to nonmembers, and we will provide advance notice of any applicable limitations before they take effect. By choosing not to opt-in but keeping your account open after the acquisition, you acknowledge and accept the terms of the applicable agreement governing your account.

To become a member of the Credit Union, a \$5.00 membership share must be maintained in a savings account. After you opt in, one of the following will occur on the completion date of the acquisition to comply with the Credit Union's policies and applicable law:

- If you have a savings account with a balance of \$5.00 or more, \$5.00 will be held as a minimum balance in that account as your membership share.
- If you have a savings account with a positive balance of less than \$5.00, the Credit Union will increase the balance of such account to \$5.00.
- If you do not have a savings account with Gold Coast Bank, the Credit Union will establish a savings account in your name and fund it with \$5.00. If this applies to you, the Credit Union will send an additional document for your review and signature after you submit your membership opt-in.

Additionally, you can access the Credit Union's Privacy Notice, which describes how we collect, share, and protect your information, at www.msufcu.org/privacynotice. We encourage you to review it. A paper copy will be mailed to you at a later date.


Accounts at the Credit Union, referred to as "shares," are insured by the National Credit Union Administration ("NCUA"). This insurance is commonly referred to as "share insurance." This share insurance from NCUA will replace the deposit insurance currently provided by the FDIC for Gold Coast Bank accounts that transfer to the Credit Union, with no gap in coverage. NCUA share insurance covers accounts at the Credit Union up to \$250,000, per member, per ownership category. NCUA share insurance is backed by the full faith and credit of the U.S. Government.

We are committed to supporting your financial well-being and continuing to provide convenient, high-quality service to you and your community. Thank you for your continued trust and confidence.

Sincerely,



Peter C. Argianas
Gold Coast Bank
President



April M. Clobes
Michigan State University Federal Credit Union
President and Chief Executive Officer

Membership Opt-In Form

For Gold Coast Bank Customers Opting In to Membership in Michigan State University Federal Credit Union

Name: <Name>

Unique Identifier: <Unique Identifier>

Address: <Address1>

Home Phone: _____

<Address 2>

Mobile Phone: _____

City: <City>

Email address: _____

State: < State>

ZIP: <ZIP>

Yes, I wish to enjoy the full benefits of membership at Michigan State University Federal Credit Union ("Credit Union"). By signing this form:

- I consent to becoming a member of the Credit Union upon the completion of the transaction between Gold Coast Bank and the Credit Union. By signing this form.
- I consent to the Credit Union making a \$10 donation to the Desk Drawer Foundation on my behalf in order for me to become a donor member of the foundation and establish my eligibility for Credit Union membership.
- I understand that no further action will be required by me to become a Credit Union member.
- I understand that my accounts with Gold Coast Bank will only become accounts with the Credit Union if the transaction between Gold Coast Bank and the Credit Union is completed.
- I understand that I am may move my accounts to another financial institution at any time.

An opt-in election by any person (including individuals, sole proprietorships, partnerships, trusts, and corporations) will apply to all deposit accounts with the same Tax Identification Number.

This membership opt-in consent may be submitted via any of the following methods:

1. **Online.** Provide electronic authorization on our website at www.msufcu.org/gcbmembership.
2. **Mail.** Return this form using the enclosed self-addressed stamped envelope.
3. **Telephone.** Call us at 1-312-270-0204 ext. 3133.
4. **In Person.** Visit our office at 1165 N. Clark Street, Suite 200 in Chicago, Illinois (Monday–Friday, 9:00 a.m.–5:00 p.m. CT) or bring the enclosed opt-in form to any Credit Union branch location listed at www.msufcu.org/locations/

Please sign exactly as your name appears on this form. If signing in a representative capacity (such as attorney-in-act, executor, administrator, corporate officer, trustee, guardian, or custodian), please include your full title or office.

Signature: _____

Date: _____

Accounts at the Credit Union, referred to as "shares," are insured by the National Credit Union Administration ("NCUA"). This insurance is commonly referred to as "share insurance." This share insurance from NCUA will replace the deposit insurance currently provided by the FDIC for Gold Coast Bank accounts that transfer to the Credit Union, with no gap in coverage. NCUA share insurance covers accounts at the Credit Union up to \$250,000 per member, per ownership category. NCUA share insurance is backed by the full faith and credit of the U.S. Government.