



Business Account Conversion Guide

*Gabriels Community Credit Union Members
Welcome to MSU Federal Credit Union*

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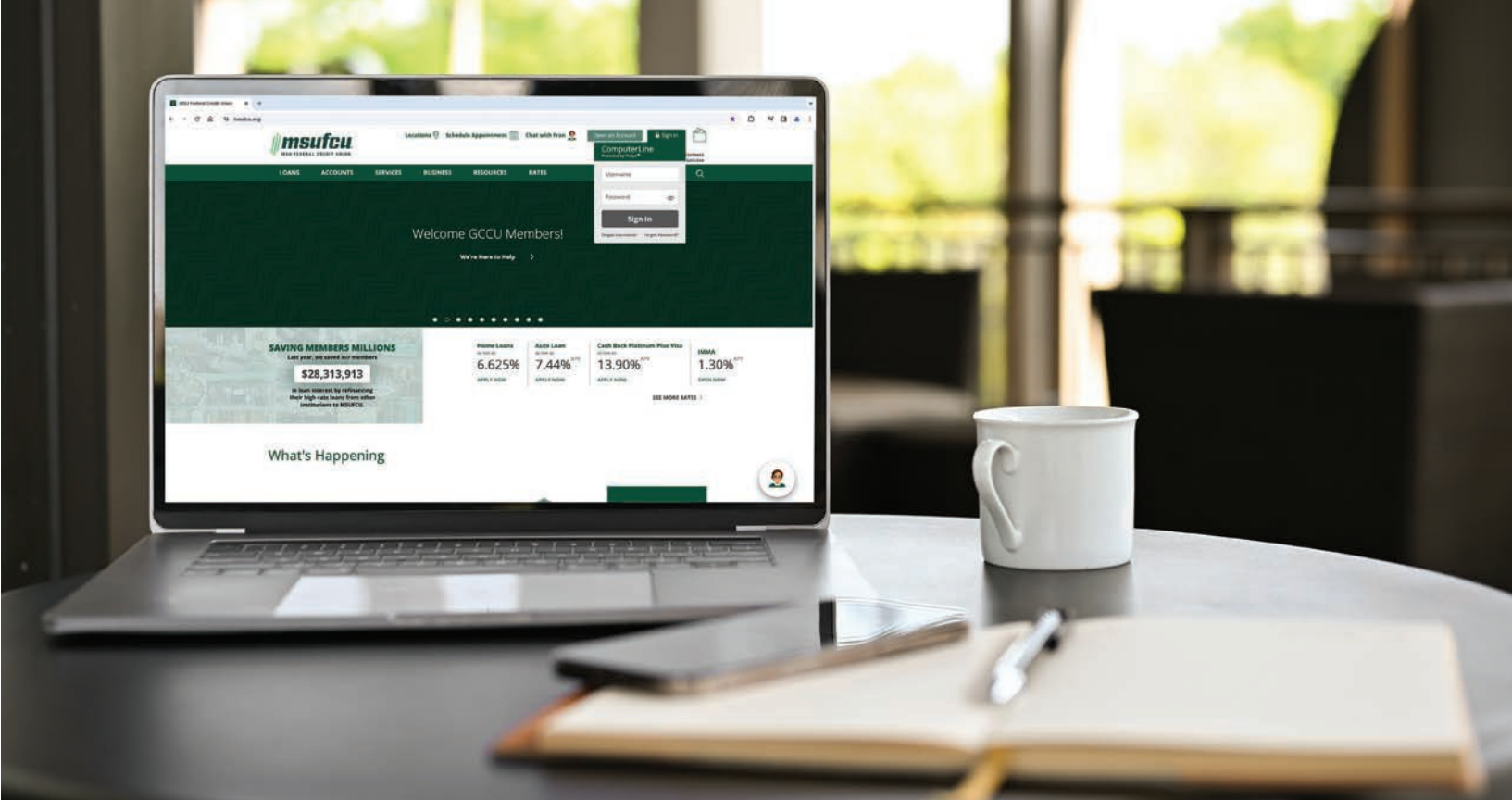
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IMPORTANT DATES

- 2/29/24** The last day your GCCU accounts and cards will be available, until **11:59 p.m.**
- 2/29/24** The former GCCU branch at 1901 E. Michigan Ave. in Lansing, MI, closes permanently at **5:00 p.m.**
- 2/29/24** The former GCCU branch at 1800 N. Wisner St. in Jackson, MI closes at **5:00 p.m. on February 29, 2024**, and reopens to service your MSUFCU accounts at **9:00 a.m. on March 1, 2024**.
- 2/29/24** GCCU online and mobile banking access will be unavailable beginning at **5:00 p.m.**
- Prior to 3/1/24** You will receive your new MSUFCU VISA Debit/ATM/Credit Card to replace your existing GCCU card(s).
- 3/1/24** Your new MSUFCU accounts will be available. You may begin using your new MSUFCU VISA Debit/ATM/Credit Card upon activation and log in to online banking, the MSUFCU Mobile app, and bill payment.

WE ARE HERE TO HELP!

If you have questions, please visit any MSUFCU branch, call us at **517-333-2424**, or chat with Fran, MSUFCU's virtual assistant, at **msufcu.org/gccu**. We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.



ONLINE BANKING INFORMATION

Access to GCCU's online banking platform, will be unavailable beginning **February 29, 2024, at 5:00 p.m.**

You will be able to log in to your MSUFCU account via ComputerLine®, our online banking platform, at **msufcu.org** beginning **March 1, 2024**.

A temporary ComputerLine username and password, which is needed to set up online account access, will be sent via separate mailings to all individual signers (Responsible Individuals) on respective business accounts prior to March 1, 2024. Your new MSUFCU account number will serve as your temporary username for your initial login. You will then be asked to create a new username and password for future logins.

You will need to agree to MSUFCU's digital banking agreement and bill pay disclosure upon initial login.

After you have established your online banking access, you may also download the MSUFCU Mobile app to access your account from the App Store or Google Play Store.

Your GCCU account history will not transfer or appear in your new MSUFCU account. We advise members to save any GCCU statements for ease of access. However, we can provide past GCCU statements to you if needed in the future.

WELCOME TO MSUFCU

It is with great pleasure that we welcome you to MSU Federal Credit Union (MSUFCU). Like Gabriels Community Credit Union (GCCU), MSUFCU is committed to supporting the people who live and work in the communities we serve.

Started in 1937 on Michigan State University’s campus by MSU faculty and staff, MSUFCU was founded to provide a safe place where members and their families could borrow and save money during the Great Depression. Since then, MSUFCU has grown to serve over 350,000 members, with 24 branches (an additional seven under construction), \$7.61 billion in assets, and more than 1,200 employees.

Over the years, we’ve built strong relationships with our members, helping them achieve financial success and, ultimately, their dreams. Our employees live our mission every day — to empower our members to find financial freedom and security, as they purchase their first cars and homes, start their own businesses, and save for their children’s futures.

Whether you’re an entrepreneur just starting out or an established business owner, MSUFCU offers products and services for day-to-day operations, business loans, and more. We are your business’s full-service financial institution, with the personalized service of a credit union.

We are excited to welcome you to MSUFCU where we are committed to providing you with superior service and access to a wide range of financial products and services to help your business grow.

Reminder: MSUFCU will never call you asking for personal or sensitive information. Please notify us if you receive a suspicious call, email, or text message from someone claiming to be from MSUFCU. To learn more about signs of fraud, visit msufcu.org/securitycenter.

Included in This Booklet

To help make this transition as smooth as possible, we are providing this booklet as an outline of what you can expect as your accounts are converted from GCCU to MSUFCU. It contains dates, important product information, and key details about the account conversion process. **Please review this information carefully.** For members not in good standing with MSUFCU some of the information contained in this guide may not be applicable.

If you have any questions, please call us at **517-333-2424** or stop by your local branch. For your convenience, additional information about the transition and conversion period can be found on our website at msufcu.org/gccu.

FREQUENTLY ASKED QUESTIONS (FAQS)

As your GCCU accounts and other products are transferred to MSUFCU, we remain committed to personalized service as we help you achieve your financial goals and dreams.

GENERAL FAQS

When will my GCCU accounts be converted to MSUFCU accounts?

All GCCU accounts will officially be converted to MSUFCU accounts on **March 1, 2024**.

Will I still have access to interpretation services?

Yes, MSUFCU offers over-the-phone interpretation services in more than 170 languages, including Spanish, Swahili, Arabic, Chinese, Korean, and Cantonese, through our partner, **TransPerfect**. If a bilingual MSUFCU employee is not available to assist with your financial needs over the phone or in person at your local branch, an employee will connect you directly with a TransPerfect interpreter.

Will any branches be closed or consolidated?

We are continually seeking ways to improve the efficiency of the operations of the Credit Union. **As a result, effective March 1, 2024, the branch located at 1901 E. Michigan Ave. in Lansing, MI, will close permanently.** We invite affected members to use the nearby MSUFCU branch at 104 S. Washington Sq. in downtown Lansing.

To find the closest MSUFCU branch near you visit msufcu.org/locations.

WHAT’S CHANGING?

Website and Online Banking Access

MSUFCU’s website and online banking platform, ComputerLine, are available at msufcu.org. You can also manage your accounts and conduct transactions on the go using the MSUFCU Mobile app.

Routing Number

Beginning **March 1, 2024**, your new routing/transit number with MSUFCU is **272479663**.

VISA Debit, ATM, and Credit Cards

You will receive your new MSUFCU VISA Debit/ATM/Credit Card to replace your existing GCCU card(s) prior to **March 1, 2024**. You can activate and begin using your new card on **March 1, 2024**.

Checks

For a short time following conversion, MSUFCU will continue to process any GCCU



checks written prior to account conversion or that are outstanding. You will need to order new MSUFCU checks. MSUFCU will notify you with specific information regarding the date we will no longer process GCCU checks in a future mailing.

After conversion, any new checks ordered through your MSUFCU branch will be automatically adjusted to MSUFCU's routing number and your new account number. If you order checks through another service provider, please use the MSUFCU routing number: **272479663**, and your new account number.

What happens to NCUA Insurance if I previously held deposits with both MSUFCU and GCCU?

If you have deposits with both GCCU and MSUFCU, please be aware that your deposits are separately insured for at least six months after the merger. This grace period gives depositors the opportunity to restructure their accounts if necessary.

ACCOUNT CONVERSION FAQs

What is account conversion?

Account conversion is the process in which all former GCCU accounts will be transitioned into MSUFCU accounts.

What should I know to prepare for account conversion?

Branch Access: The former GCCU branch at 1901 E. Michigan Ave. in Lansing, MI, will close permanently at 5:00 p.m. on February 29, 2024. The former GCCU branch at 1800 N. Wisner St. in Jackson, MI will close at 5:00 p.m. on February 29, 2024, and reopen to service your MSUFCU accounts at 9:00 a.m. on March 1, 2024.

Business Debit Card: Your GCCU Business debit card will be available for use until **February 29, 2024, at 11:59 p.m.**; please destroy it after this date. Your new MSUFCU VISA Debit card will be mailed to you prior to March 1, 2024. Once activated, you can start using your MSUFCU VISA Debit Card on **March 1, 2024.**

VISA Business Credit Card: Your GCCU Business credit card will be available for use until **February 29, 2024, at 11:59 p.m.**; please destroy it after this date. Your new MSUFCU VISA Credit Card will be mailed to you prior to March 1, 2024. Once activated, you can start using your MSUFCU VISA Credit Card on **March 1, 2024.**

Online/Mobile Banking and Bill Pay: Access to your GCCU accounts online and via Mobile Banking will discontinue on **February 29, 2024, at 5:00 p.m.** You will be able to log in to MSUFCU's online banking platform, mobile app, and online bill payment on **March 1, 2024.** Please see the Online/Mobile Banking section for more details and first-time login steps.

Will my MSUFCU account(s) be the same as my current GCCU account(s)?

We have selected the MSUFCU account(s) that most closely matches your current GCCU account(s). In some cases, the new account(s) may have different features, which we outline for you in this booklet. If you would like to explore other account choices, we will be happy to assist you with reviewing all of your options and can help you change accounts quickly and easily.

What will my new account number and routing number be?

Your new MSUFCU account number will be mailed to you prior to February 16, 2024.

Your new routing/transit number with MSUFCU is **272479663**. For a short time, your old GCCU routing number will continue to work for any ACH or wire transfer transactions received for your account. In addition, MSUFCU has authorized the Federal Reserve to notify originating companies making direct deposits or pulling payments from your account of the routing number change. You may be contacted by those companies to confirm the change in routing number.

After March 1, 2024, we recommend that you update your new account and routing number to any existing ACH transactions.

ACTION STEP

Notify any companies originating ACH or wire transactions for your account of your new account number and routing number to help avoid delays in posting transactions.



CONVERSION INFORMATION AND ACTION STEPS

Online Banking

Online banking, Bill Pay, and eStatement services from MSUFCU make keeping track of your finances a whole lot easier, whether you’re at home or on the go.

Important Notes about the Online Banking Conversion:

- Access to GCCU’s online banking platform, will be unavailable beginning **February 29, 2024, at 5:00 p.m.**
- You will be able to log in to your MSUFCU account via ComputerLine, our digital banking platform, at **msufcu.org** beginning **March 1, 2024.**
- **A temporary ComputerLine username and password, which is needed to set up online account access, will be sent via separate mailings to all individual signers (Responsible Individuals) on respective business accounts prior to March 1, 2024.** Your new MSUFCU account number will serve as your temporary username for your initial login. You will then be asked to create a new username and password for future logins.
- You will need to agree to MSUFCU’s digital banking agreement and bill pay disclosure upon initial login.
- After you have established your online banking access, you may also download the MSUFCU Mobile app to access your account from the iOS App Store or Google Play Store.
- **Your GCCU account history will not transfer or appear in your new MSUFCU account.** We advise members to save your GCCU statements for ease of access. However, we can provide past GCCU statements to you if needed in the future.

ACTION STEP

Log in to your new ComputerLine account beginning **March 1, 2024.**

First-time ComputerLine Login Directions:

1. Visit **msufcu.org**.
2. Click ‘Sign In’ in the top navigation bar.
3. Enter your new MSUFCU account number as username and your temporary password, both of which can be found in mailed letters which you will receive prior to March 1, 2024.
4. You will then be asked to create a new username and password for future logins.

ACTION STEP

Please verify all of your online account information after the conversion to ensure it converted correctly.

Mobile Banking

The GCCU mobile app will discontinue on **February 29, 2024, at 5:00 p.m.** Beginning **March 1, 2024,** you will be able to access your accounts using the MSUFCU Mobile app.

ACTION STEP

Download the MSUFCU Mobile app on or after **March 1, 2024,** and delete your GCCU mobile banking app. Log in to the MSUFCU Mobile app using your MSUFCU username and ComputerLine password.

Bill Pay

GCCU online Bill Pay services will discontinue on **February 29, 2024, at 5:00 p.m.** Bill payment services will resume with MSUFCU on **March 1, 2024.**

Your GCCU bill payment payee information will not transfer to MSUFCU. You will need to re-enter this information in your ComputerLine or mobile app accounts on March 1, 2024.

ACTION STEP

So that you have record of your electronic bill payments at GCCU, we recommend you capture and save screenshots of your Bill Pay activity and list of payees with account and payment information on the GCCU online banking system prior to **February 29, 2024.**

Printed Statements and eStatements

Your final statement from GCCU will be sent out during the first week of March. For statement history prior to March 1, 2024, contact our Call Center at **517-333-2424** to request statement copies.

If you currently receive electronic statements from GCCU, you will need to sign up through MSUFCU on ComputerLine or in our mobile app to continue to receive ‘eStatements’. Your previous statements will not be saved. Since prior statements will no longer be available for viewing online, you may wish to download or print them for reference.

Statement cycles: All MSUFCU statement cycles are mailed during the first week of the month and will include the statement activity from the previous month.

If you have business savings accounts, Certificates, IRAs, and money market accounts, you will receive a quarterly statement unless you perform a transaction (via branch, ATM, audio response, or ACH transfer), in which case you will receive a statement for that month.

If you have business checking accounts or loans, you will receive regular monthly statements, which will include your savings account activity.

ACTION STEP

Enroll in eStatements within ComputerLine by selecting the “Manage” icon, or within the mobile app by selecting “Statements” from the menu.

ACTION STEP

So that you have record of your electronic statements at GCCU, we recommend you download or save screenshots of your statements on the GCCU online banking system prior to **February 29, 2024**.

Phone Banking

We will, upon request, issue you a MoneyLine personal access code you can use with a touch-tone phone to make electronic funds transfers to, from, or between one or more accounts with us by following the rules and procedures of our MoneyLine program.

Business Debit Cards

If you presently have a GCCU debit card, we will automatically issue you a new MSUFCU VISA Debit Card. You may continue to use your GCCU debit card until **February 29, 2024, at 11:59 p.m.**

ACTION STEP

Upon receipt of your new card, you may activate the card and select your personal identification number (PIN) on or after **March 1, 2024**, by calling the number located on the card carrier and on the activation sticker.

On **March 1, 2024**, you may begin using your new MSUFCU VISA Debit Card. You will no longer be able to use your GCCU debit card after **February 29, 2024, at 11:59 p.m.**

Please DO NOT destroy your GCCU debit card until after you have activated your new MSUFCU VISA Debit Card.

If you have recurring payments tied to your GCCU debit card, you will need to contact those companies to update your card information.

Loan Payments

Upon conversion, you will have access to all payment options available for MSUFCU loans.

There are several options available to make loan payments. MSUFCU offers manual one-time payments or automatic payments (based on your preference), and you may pay from an internal MSUFCU account or directly from another financial institution.

Members can choose:

- **An internal transfer from an MSUFCU share using MoveMoney > Transfer Money** (located in ComputerLine or the MSUFCU Mobile app). MoveMoney can also be used to schedule recurring payments from an MSUFCU savings or checking account.
- **A manual one-time payment from an external account**, which can be initially set up by going to MoveMoney > Manage Preferences > External Transfers/ACH Accounts.
- **An automatic recurring payment from another financial institution.** Members wishing to do this will need to complete an ACH Origination form. Find it on our forms page at msufcu.org/documents/forms/ under Account Maintenance.

- **To visit one of our branches to make a payment in person.**
- **Send a loan payment by mail to the following address:**

3777 West Road
PO Box 4097
East Lansing, MI 48826-4097

If you have questions about how to make your loan payment, please reach out to a representative for assistance at **517-333-2424**.

Receiving ACH Transactions/Direct Deposits

If you currently have payroll direct deposit or federal recurring payments such as Social Security sent to your GCCU account, you must inform your deposit provider of your new routing number and your new MICR number for your checking account.

MSUFCU's transit routing number is 272479663. You will find your **new MICR number** at the bottom of your new checks, just to the right of the transit routing number. Please contact our call center at if you need assistance determining this number.

Automatic payments debited from your account to a third party must also be updated.

MICR Number: The 13-digit account number format on checking accounts. This number is located on the bottom of your checks, just to the right of the routing and transit number.

ACTION STEP

Notify your vendors/employees or the organization sending/receiving the ACH to/from your account of the routing number and MICR number change to help avoid delays in posting the transaction.

Receiving Wire Transfers

Please provide the following information to the sending party to continue receiving wire transfers:

- **MSUFCU Address:** MSU Federal Credit Union, 3777 West Road, East Lansing, MI 48823
- **Routing Number:** 272479663
- **SWIFT Code:** MSUCUS44 (for international transfers)
- **MSUFCU Account Number**
 - Please note, you will need to provide the account number for the specific share account you want the wire deposited into. (Base Account Number + Share ID).

Cutoff time for incoming wires to post the same business day is 4:30 p.m. ET. Cutoff time noted applies to business days, excluding bank holidays, Saturdays, and Sundays.

ATM Access

MSUFCU members have surcharge-free access to more than 30,000 CO-OP ATMs nationwide. Use the ATM locator on the MSUFCU Mobile app to find one near you or search for ATM locations by visiting our website at msufcu.org/locations.

BUSINESS SAVINGS ACCOUNTS	
Former GCCU Account(s)	New MSUFCU Account(s)
Share Savings	Business Spartan Saver
Money Market	Business Insured Money Management Account (IMMA)
BUSINESS CHECKING ACCOUNTS	
Former GCCU Account(s)	New MSUFCU Account(s)
Free Checking Advantage Checking	Small Business Checking

Business Savings and Checking Accounts

MSUFCU has the business savings and checking options you’re looking for. Enjoy free transactions, dividend-earning options, and no minimum balance.

- **Business Spartan Saver:** MSUFCU’s Business Spartan Saver is the required account for all business members. This savings account allows you to save your money while earning dividends. A \$5 minimum balance is required to keep the account open.
- **Business Insured Money Management Account (IMMA):** MSUFCU’s Business IMMA allows you to earn higher dividends on your savings. Receive a competitive high market rate, easy access to your funds, and rest assured that your funds are insured up to the maximum allowed by the NCUA.
 - Dividends calculated daily and paid monthly
 - 24/7 account access
- **Small Business Checking:** This free checking account is an economical option for any small business owner. Designed especially for startup and home businesses with basic transaction needs. If you have 100 transactions a month or less, this is the account for you.
- **Standard Business Checking:** The Standard Business Checking account is perfect for businesses that maintain moderate monthly balances. This account offers more transaction flexibility than Small Business Checking. If you have 300 transactions a month or less, this account may work best for you.
- **Money Market Business Checking:** The Money Market Business Checking Account is ideal for businesses with high levels of transaction activity. This account offers the earning potential of a money market fund with no monthly service fee. Dividends are paid when the minimum balance is maintained. If you have 500 transactions a month or less, then this account is a great choice.
- **Activity Business Checking:** This flexible checking solution is best for businesses with high transaction volumes. If you have over 1,250 transactions a month, this is an ideal account.

On the conversion date, **March 1, 2024**, your GCCU account(s) will be converted to MSUFCU account(s). Please consult your current GCCU statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/gccu.

Lending Options

- **Commercial Real Estate Loan:** Our Commercial Real Estate Loan is designed to help you purchase new commercial property, renovate income-producing properties, or refinance real estate.
 - Low rates
 - Flexible terms
 - Commercial, industrial, retail, office, or income properties
 - Projects up to \$30,000,000
- **Equipment Loans:** Sometimes getting the right equipment for your business may require additional working capital. Our Equipment Loans help businesses get the equipment they need.
 - Flexible rate options
 - Fixed monthly payment and terms
 - Term and lines of credit options
- **VISA Credit Cards:** Whether it’s office supplies, operating expenses, or fuel for the company vehicles, MSUFCU’s Business VISA Credit Cards are here to help.
 - Flexible spending
 - Multiple cards for employees, with flexible limits
 - VISA Fraud Protection
- **Working Capital Loans:** Working capital is the lifeblood of your business. Whether you need a line of credit or a term loan, these options assist your business in accessing the capital needed to invest in your growth.
 - **Line of Credit:**
 - Access working capital when you need it
 - Variable and fixed interest rates
 - Borrow, repay, borrow again — revolving line availability
 - **Term Loans:**
 - Flexible rate options
 - Fixed monthly payment and terms
 - Unsecured and Secured
- **StartUP Loan:** Our StartUP Loan is great for entrepreneurs looking to start or grow their Michigan-based businesses. Plus, our experienced Business Services team can help you jump-start your new business.
 - Short-term draw lines of credit and fixed term loan options
 - Specialized product for Michigan Businesses, operating less than 2 years
 - Requires thorough business plan and financial projections to support proposal for financing
 - Resources available in partnership with the Small Business Development Center (SBDC) of Michigan.
- **SBA Loans:** Partnering with the Small Business Association (SBA), we help support America’s small businesses by helping them plan, start and grow their business.
 - **SBA Loan Options:**
 - 7(a) Guaranty Loan Program
 - SBA Express
 - 504 SBA Loan Program
 - Paycheck Protection Program (PPP Loan)

On the conversion date, **March 1, 2024**, your GCCU account(s) will be converted to MSUFCU account(s). Please consult your current GCCU statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/gccu.

Safe Deposit Box

Safe deposit boxes are available at our Headquarters, Auburn Hills Regional Office, and US 31, Traverse City branches. Visit the Headquarters Branch to reserve your Safe Deposit Box. Call **517-333-2424** to check the availability of specific sizes. Space is limited and boxes are offered on a first-come, first-served basis.

Safe Deposit Hours:

Mon - Thurs: 9:00 a.m. - 5:30 p.m. ET
Friday: 9:00 a.m. - 6:00 p.m. ET
Saturday: 9:00 a.m. - 1:00 p.m. ET

SIZES AND ANNUAL RATES	
Safe Deposit Box Size	Price
3" x 5" x 24"	\$30.00
3" x 10" x 24"	\$40.00
5" x 10" x 24"	\$60.00
10" x 10" x 24"	\$120.00

Further Assistance

We understand the conversion and changes to account structures can be confusing, and we are here to assist you. If you have questions, please visit any MSUFCU branch, call us at **517-333-2424**, or chat with Fran, MSUFCU's virtual assistant, at msufcu.org/gccu.

If you require interpretation services, MSUFCU employees can communicate with you in your preferred language with the assistance of a qualified **TransPerfect** interpreter to ensure you receive timely and consistent service when accessing your accounts or conducting transactions.

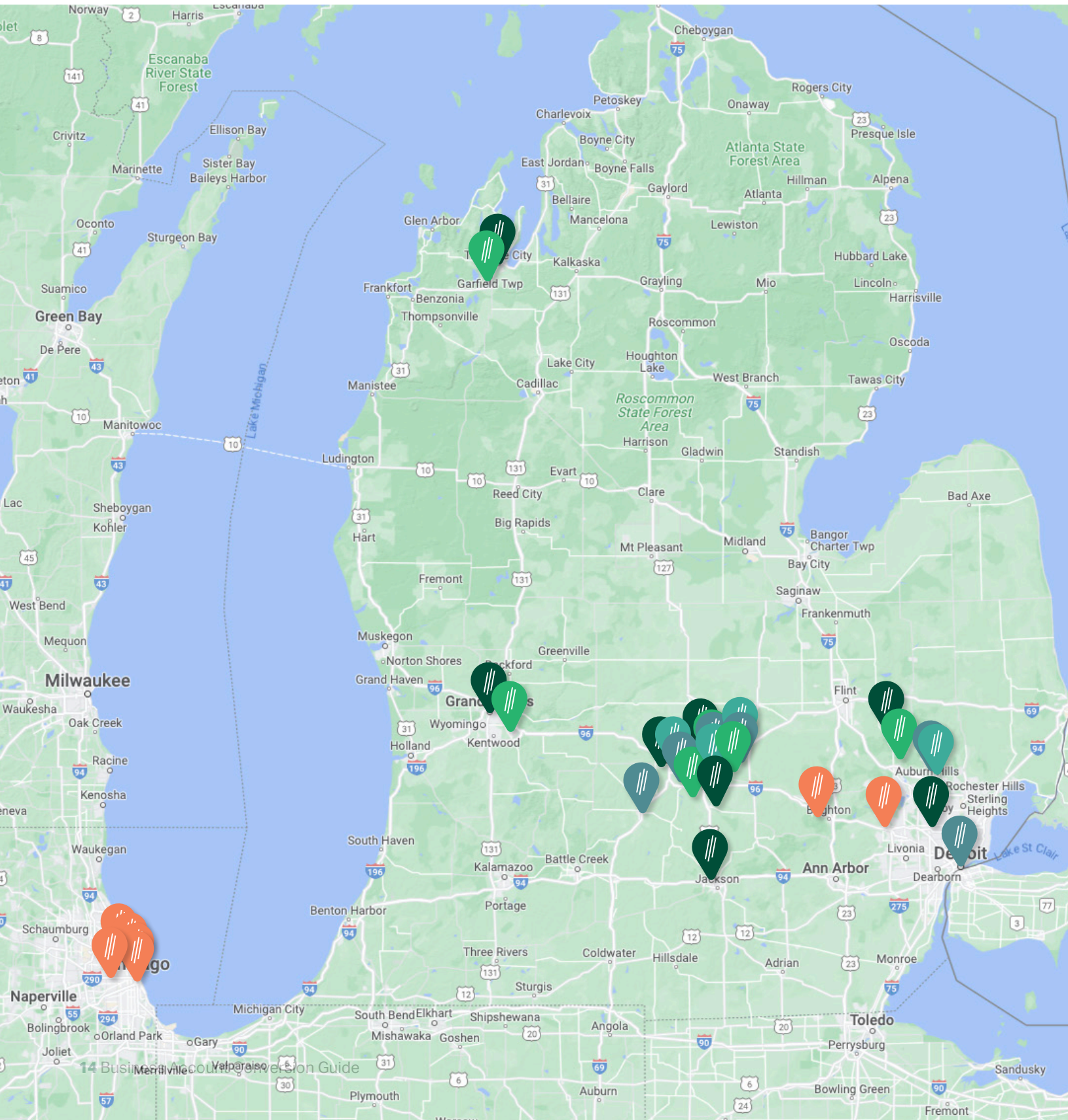
Thank you for being a valued member of MSUFCU. We look forward to continuing to provide you with superior service and helping you reach your financial goals.

If you would like to change or switch the MSUFCU account you are being converted into, following the conversion, you can stop into any MSUFCU branch and a specialist will assist you in changing your account type to an account of your choosing.



OUR BRANCHES

Visit our website at msufcu.org/locations for more details about each of our 24 branches (with an additional seven under construction) including drive-up hours, ATMs, safe deposit box availability, and more.



MID-MICHIGAN

Headquarters Branch
3775 Coolidge Rd.
East Lansing, MI 48823

Central Park Branch
1775 Central Park Dr.
Okemos, MI 48864

Charlotte Branch
180 High St.
Charlotte, MI 48813

Downtown Lansing Branch
104 S. Washington Sq.
Lansing, MI 48933

East Lansing Branch
311 Abbot Rd.
East Lansing, MI 48823

Farm Lane Branch
4825 Mt. Hope Rd.
East Lansing, MI 48823

Holt Branch
2313 Cedar St.
Holt, MI 48842

Jackson Branch
1800 N. Wisner St.
Jackson, MI 49202

Marsh Branch
16861 Marsh Rd.
Haslett, MI 48840

Mason Branch
1133 S. Cedar St.
Mason, MI 48854

Meridian Crossing
2300 Jolly Rd.
Okemos, MI 48864

MSU Union Branch
49 Abbot Rd., Room 108
East Lansing, MI 48824

South Lansing Branch
200 E. Jolly Rd.
Lansing, MI 48910

West Side Branch
653 Migaldi Lane
Lansing, MI 48917

SOUTHEAST MICHIGAN

Auburn Hills Branch and Regional Office
3220 University Dr.
Auburn Hills, MI 48326

Berkley Branch
1833 Coolidge Hwy.
Berkley, MI 48072

Congress St. Branch
243 W. Congress St.
Detroit, MI 48226

Oakland Center
Oakland Center, Suite 148
312 Meadow Brook Rd.
Rochester, MI 48309

Ortonville Branch
4 South St.
Ortonville, MI 48462

Sashabaw Branch
6051 Sashabaw Rd.
Clarkston, MI 48346

WEST MICHIGAN

Kentwood Branch
4580 28th St. SE
Kentwood, MI 49512

Monroe Center Branch
86 Monroe Center St. NW
Grand Rapids, MI 49503

NORTHERN MICHIGAN

Traverse City —
Union Street Branch
312 S. Union St.
Traverse City, MI 49684

US 31 Branch
3752 N. US 31 South
Traverse City, MI 49684

COMING SOON

Brighton Branch
8510 W. Grand River Ave.
Brighton, MI 48116

Novi Branch
43420 Grand River Ave.
Novi, MI 481375

Division St. Branch
101 W. Division St.
Chicago, Illinois 60610

Halsted St. Branch
2500 N. Halsted St.
Chicago, Illinois 60614

Lincoln Ave. Branch
2727 N. Lincoln Ave.
Chicago, Illinois 60614

Clark St. Branch
1550 N. Clark St.
Chicago, Illinois 60610

North Ave. Branch
2234 W. North Ave.
Chicago, Illinois 60647





517-333-2424 | msufcu.org/gccu

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**EQUAL HOUSING
OPPORTUNITY**

Federally insured by NCUA