



September 30, 2024

Name
Address
City, State ZIP

RE: NOTICE OF TRANSFER OF MORTGAGE

Algonquin State Bank Loan: Account Number

Dear Name,

Welcome to Michigan State University Federal Credit Union ("MSUFCU"). As part of the acquisition of substantially all of the assets and liabilities of Algonquin State Bank ("ASB") by MSUFCU that was effective September 1, 2024, the ownership of your mortgage loan identified by the loan number stated in this letter was transferred from ASB to MSUFCU. The transfer of ownership has not been recorded in public records as of the date of this notice. This means that, as of September 1, 2024, MSUFCU owns your mortgage loan. We are excited to welcome you to MSUFCU, and we look forward to providing you with new and enhanced opportunities to achieve your financial goals and dreams.

If you have any questions about your mortgage loan or this ownership transfer, please contact MSUFCU using the information below:

Michigan State University Federal Credit Union
Mortgage Servicing Department
3777 West Road, East Lansing, MI 48823
800-678-4968 Ext. 2610 | First Mortgages
800-678-4968 Ext. 4466 | Home Equity

From September 1, 2024, to January 23, 2025, there is no change to how you make your loan payments. Instructions for making your loan payments on and/or after January 24, 2025, are included in the separate notice enclosed with this letter.

If you have any questions before January 24, 2025, please contact us at 847-658-4535. If you have any questions on or after January 24, 2025, please contact us at 800-678-4968 and use extension 2610 (First Mortgages) or extension 4466 (Home Equity).

Sincerely,
Michigan State University Federal Credit Union

Please see back of page for Notice of Transfer of Mortgage Servicing Rights.

RE: NOTICE OF TRANSFER OF MORTGAGE SERVICING RIGHTS

Algonquin State Bank Loan: Account Number

Dear Name,

Welcome to Michigan State University Federal Credit Union ("MSUFCU"). As part of the acquisition of substantially all of the assets and liabilities of Algonquin State Bank ("ASB") by MSUFCU that was effective September 1, 2024, the servicing of your mortgage loan identified by the loan number stated in this letter will be transferred from ASB to MSUFCU as of January 24, 2025. This servicing transfer does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan.

Your payments are currently being collected through the system that was used by ASB. **There are no changes to the way you should make your payments between today and January 23, 2025.**

Your payments will no longer be accepted through the system used by ASB as of the system conversion date of January 24, 2025. Please send all payments due on or after January 24, 2025, to MSUFCU at this address:

Michigan State University Federal Credit Union
P.O. Box 2505
East Lansing, MI 48826

Beginning January 25, 2025, payments to MSUFCU may also be remitted via telephone (800-678-4968), MSUFCU's online banking platform called ComputerLine,[®] or the MSUFCU Mobile app. In a separate mailing sent before January 24, 2025, you will receive login information to access your account through ComputerLine or the MSUFCU Mobile app. If your mortgage payment is set up as ACH/EFT, the automated loan payment will convert over to MSUFCU. **Partial payments will no longer be accepted as of January 24, 2025 and full payments must be made on a monthly basis.**

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

If you have any questions about the previous servicing of your loan by ASB, about the new servicing of your loan by MSUFCU, or about your mortgage loan or this servicing transfer, please contact us using the following information:

Previous Servicer:	New Servicer:
Algonquin State Bank	Michigan State University Federal Credit Union
Loan Servicing Department	Servicing Department
847-658-4535	800-678-4968 Ext. 2610 First Mortgage Loan 800-678-4968 Ext. 4466 Home Equity Loan
2400 N Huntington Drive, Algonquin, IL 60102	3777 West Road, East Lansing, MI 48823

Sincerely,

Algonquin State Bank
September 30, 2024

Michigan State University Federal Credit Union
September 30, 2024