BUSINESS ACCOUNT CHANGE IN TERMS NOTICE COVER LETTER

August 12, 2026

Dear <NAME>,

We are excited to welcome you to Pillur, the business banking brand of MSU Federal Credit Union (MSUFCU). As an account owner from Gold Coast Bank who is now an MSUFCU account owner, **your accounts are scheduled to convert to Pillur systems on September 12, 2026.** This mailing contains important information about changes to your account terms that will become effective as part of the account conversion.

Once your GCB accounts convert to Pillur systems, you'll gain access to an expanded range of financial products and services, including enhanced digital banking tools, additional branch locations, and a wider array of loan options.

Enclosed in this mailing, you'll find important documents, including Notice(s) of New and Changed Terms and applicable account agreements and disclosures that will be effective when your account(s) convert to Pillur systems. We encourage you to review these materials carefully and retain them for your records.

Our priority is to ensure a smooth and successful transition while keeping you informed every step of the way. In the coming weeks, you'll receive additional communications with important information and instructions to help you prepare for the conversion of your GCB accounts to Pillur systems.

What to Expect Next

As your account conversion approaches, you'll receive additional information by mail, including:

- **Your new Pillur account number.**
- **Your new Pillur Visa® Debit Card, if applicable. Please continue using your current debit card until the September 12, 2026 system conversion date. Do not activate your new debit card or destroy your current debit card before that date.**
- **Online Banking access information**, including your temporary password for the Pillur Mobile App and Pillur digital banking.
- **Your Account Conversion Guide**, which will provide step-by-step information about what to expect before, during, and after conversion weekend, including any actions you may need to take.
- **Additional communications**, if applicable, regarding specific accounts, loans, or services.

Join a System Conversion Conversation

Throughout August and early September, we'll be offering System Conversion Conversations to help you prepare for your account conversion. These live informational sessions will explain what to expect during conversion weekend, demonstrate key Pillur services, answer frequently asked questions, and provide an opportunity to ask questions before your accounts convert.

To learn more and register for a live session – or to sign up to receive an email with a link to a recorded version – please visit **msufcu.org/GCBconversations**. We encourage you to attend one of these sessions if you're interested in learning more about the conversion process or would like additional guidance before conversion weekend.

Continued on the back of this page

Expanded Branch Access

We look forward to serving you across our expanded branch network. Following your account conversion, you'll be able to conduct transactions at any MSUFCU branch location. You can view our branch and ATM locations at **pillur.org/location-hours/.**

Below is a list of MSUFCU's branches near you.

Chicago Branches:

Clark Street
1550 N. Clark St., Chicago, IL 60610

Division Street
101 W. Division St., Chicago, IL 60610

Halsted Street
2500 N. Halsted St., Chicago, IL 60614

Lincoln Avenue
2727 N. Lincoln Ave., Chicago, IL 60614

North Avenue
2234 W. North Ave., Chicago, IL 60647

Western Avenue
2255 N. Western Ave., Chicago, IL 60647

Northern Illinois Branches:

Algonquin Road Branch
800 E. Algonquin Rd., Algonquin, IL 60102

Johnsburg Branch
4000 N. Johnsburg Rd., Johnsburg, IL 60051

McHenry Branch
353 Bank Dr., McHenry, IL 60050

Randall Road Branch
2400 Huntington Dr. N., Algonquin, IL 60102

Richmond Branch
10520 N. Main St., Richmond, IL 60071

South Elgin
556 S. Randall Rd., South Elgin, IL 60177

Should you have questions, please visit any MSUFCU branch, call us at 312-270-0204 or toll-free at 800-678-4968, or use the chat function at **msufcu.org/goldcoast.** We look forward to supporting you throughout your account conversion and helping you achieve your financial goals and dreams.

Sincerely,
The Pillur and MSUFCU Team

August 12, 2026

RE: Notice of new and changed terms for Business Account Agreements and Disclosures, Business Account Schedule of Service Charges, and other agreements and disclosures, **including a mandatory Arbitration Agreement and Class Action Waiver with opportunity to opt out.**

Dear <NAME>,

Welcome to Pillur, the business banking brand ("Pillur") of Michigan State University Federal Credit Union ("MSUFCU"). As part of the acquisition of substantially all of the assets and liabilities of Gold Coast Bank ("GCB") by MSUFCU, your GCB account(s) will be converted to Pillur account(s) subject to Pillur rates, terms, conditions, service charges, agreements, and disclosures **effective September 12, 2026** ("Effective Date"). We understand you may have questions about your Pillur accounts (individually or collectively, "Account"), and we are happy to help you through the process with resources that will assist in making the transition as seamless as possible.

We want to ensure you are aware of our practices, and we are required by regulation to provide you with specific notice of new and changed terms for your Account. Enclosed are the following materials, which describe the agreements, disclosures, and key changes applicable to your Account. Certain enclosed agreements also reference additional terms and conditions that apply to your Account. Where applicable, those materials are identified within the enclosed documents and are available on our website.

- A Summary of Key Changes which describes the Pillur accounts that will result from this acquisition and conversion, identifies each Pillur agreement and disclosure applicable to your Account, and summarizes the new and changed rates, terms, conditions, service charges, agreements, and disclosures applicable to your Account, **<u>including a mandatory Arbitration Agreement and Class Action Waiver with opportunity to opt out described in Section 6.2 that begins on page 8.</u>**
- A Summary of Key Changes for Account Owners Not Opted-In to Membership, which describes differences in account conversion and availability of Pillur products and services for those who have not elected to opt-in to Credit Union membership in Section 7 on page 10.
- A copy of each agreement and disclosure named in the Summary of Key Changes ("Summary"), which establishes the new and changed rates, terms, conditions, and service charges applicable to your Account. Some agreements also reference additional terms and conditions, including the Member Standing, Limitation of Services, and Expulsion Guidelines, which are available at pillur.org/disclosures. The Summary is not exhaustive, so you should review all enclosed agreements and disclosures to understand your rights and obligations as well as our rights and obligations.

This notice will be sent to the primary address for the business that we have on file. <u>All authorized individuals on the account should be notified of the content of this letter and the new and changed terms for your Account.</u> Your agreement to the new and changed rates, terms, conditions, fees, agreements, and disclosures is indicated by keeping your Account open and not closing your Account after the Effective Date. If you have any questions about the new and changed rates, terms, conditions, fees, agreements, disclosures, or any related terms and conditions referenced in the enclosed documents, or would like to view or request copies of any additional documents not enclosed with this letter, please call us at 833-533-0678, visit any MSUFCU branch, or visit our website at msufcu.org/goldcoast.

Summary of Key Changes begins on the next page

SUMMARY OF KEY CHANGES

Table of Contents

1. BUSINESS ACCOUNT CONVERSION CHART

On the Effective Date, your GCB account(s) will be converted to Pillur account(s) as summarized in the below Business Account Conversion Chart and further described later in the Summary of Key Changes ("Summary"). Please refer to your current GCB statement(s) to locate the name of your account(s) and determine how your account(s) will be converted.

BUSINESS ACCOUNT CONVERSION CHART		
BUSINESS SAVINGS ACCOUNTS		
Former GCB Account(s)	**New Pillur Account**	**For More Info**
Business Savings	Membership Savings Account Business Savings Account	*See Section 2*
Business Escrow Savings	Business Savings Account	
BUSINESS CERTIFICATES		
Former GCB Account(s)	**New Pillur Account**	**For More Info**
Business Certificate of Deposit	Business Certificate	*See Section 3*
CHECKING ACCOUNTS		
Former GCB Account(s)	**New Pillur Account**	**For More Info**
Business Checking	Small Business Checking	*See Section 4*
BIB Checking Business Plus Checking	Standard Business Checking	
Business Money Market Business Savings Plus	Business Money Market Checking	
IOLTA Checking	IOLTA Money Market Checking	

For information about key changes to business credit and loans, see Section 5.

For further information about the agreements and disclosures that establish the new and changed rates, terms, conditions, and service charges applicable to your Account, see Section 6.

For information about key changes for account owners not opted in to membership, see Section 7.

2. BUSINESS SAVINGS ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and service charges applicable to your business savings account(s) will change.

- As of May 1, 2026, your account(s) began earning dividends, rather than interest.
- The changed dividend rates and annual percentage yield (APY) are described in our Business Account Current Dividends rate sheet, which is enclosed and described in Section 6.1 of this Summary.

- The new and changed terms and conditions can be found in our Business Account Terms and Conditions, Business Electronic Correspondence Disclosure and Agreement, Visa Debit Card for Business Agreement, and Funds Availability Policy Disclosure (collectively referred to as "Business Account Agreements and Disclosures" within this notice), which are enclosed and described in Section 6.2 of this Summary.
- The new and changed fees are described in our Business Account Schedule of Service Charges, which is enclosed and described in Section 6.3 of this Summary.

Membership Savings Account

- Credit union members are required to subscribe to at least one par value share, called the membership share. The $5.00 membership share of members with business accounts is held in their Membership Savings Account. During account conversion, $5.00 from your primary checking or savings account will be transferred to fund your Membership Savings Account. If a Membership Savings Account balance falls below the required $5.00 membership share, the account owner(s) will have six (6) months to restore the account balance to the $5.00 par value before membership will terminate.
- For any business account owner that has opted to become a member and does not yet have a savings or checking account with a balance sufficient to fund the $5.00 required for the Membership Savings Account, MSUFCU will open and fund the Membership Savings Account for that business account owner with a balance of $5.00. Any such deposit of up to $5.00 that is made by MSUFCU into a Membership Savings Account will be treated as a gift.

Business Savings and Business Escrow Savings will become Business Savings Account.

- There is no minimum balance to open this account.
- There is no minimum balance required to avoid the assessment of a monthly fee.
- There is no minimum balance required to earn the stated annual percentage yield (APY).
- You receive 25 complimentary transactions to/from this account per month. After the complimentary transactions, you will be assessed a fee of $0.25 per transaction.
- Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- Dividends are compounded and credited monthly.

3. BUSINESS CERTIFICATES

Terms, conditions, and service charges applicable to any open Certificate(s) you have as of the Effective Date will change. The rate and maturity date will be honored for the duration of the Certificate until maturity or closure.

- The dividend rates and APY for Certificates renewed or newly opened on or after the Effective Date are described in the Business Account Current Dividends rate sheet, which is enclosed and described in Section 6.1 of this Summary.
- The new and changed terms and conditions can be found in our Business Account Agreements and Disclosures, which are enclosed and described in Section 6.2 of this Summary.
- The new and changed fees are described in our Business Account Schedule of Service Charges, which is enclosed and described in Section 6.3 of this Summary.

Business 3-Months to 5-Year Certificates of Deposit are now Business Certificates.

- Upon renewal, a renewing Business Certificate automatically renews into a new Business Certificate featuring the same or nearest applicable Certificate term that does not exceed the term of the original Business Certificate.
- Upon renewal, any Business Certificate withdrawals that previously required multiple authorized individuals to authorize withdrawal can be made by any single authorized individual regardless of any previously elected restrictions.
- Early withdrawal penalties will be assessed as follows:
    - A penalty equal to 90 days of dividends, based on the amount withdrawn, will be assessed for any Business Certificate with a term of 1 year or less.
    - A penalty equal to 180 days of dividends, based on the amount withdrawn, will be assessed for any Business Certificate with a term of greater than 1 year and less than 5 years.
    - A penalty equal to 365 days of dividends, based on the amount withdrawn, will be assessed for any Business Certificate with a term greater than 5 years.
- The grace period during which you may withdraw funds after renewal of a Business Certificate without being charged an early withdrawal penalty will remain 7 days.
- Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- Dividends are compounded and credited monthly.
- Minimum balance requirements for Business Certificates can be found in the enclosed Business Account Current Dividends rate sheet.

4. BUSINESS CHECKING ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and service charges applicable to any checking account(s) you have will change.

- The changed rates and APY are described in our Business Account Current Dividends rate sheet, which is enclosed and described in Section 6.1 of this Summary.
- The new and changed terms and conditions can be found in our Business Account Agreements and Disclosures, which are enclosed and described in Section 6.2 of this Summary.
- The new and changed fees are described in our Business Account Schedule of Service Charges, which is enclosed and described in Section 6.3 of this Summary.

Business Checking will become Small Business Checking.

- Small Business Checking is a non-dividend-bearing/non-interest bearing account.
- You will receive 100 complimentary transactions to/from this account per month. After the complimentary transactions, you will be assessed a fee of $0.25 per transaction.

BIB Checking and Business Plus Checking will become Standard Business Checking.

- Standard Business Checking is a non-dividend-bearing/non-interest-bearing account.
- You will receive 300 complimentary transactions to/from this account per month. After the complimentary transactions, you will be assessed a fee of $0.25 per transaction.
- The minimum daily balance requirement for the Standard Business Checking is $2,500.00 to avoid a monthly minimum balance fee of $15.00.

Business Money Market and Business Savings Plus will become Business Money Market Checking.

- Business Money Market Checking earns dividends on balances of $25,000.00 and above.
- You will receive 500 complimentary transactions to/from this account per month. After the complimentary transactions, you will be assessed a fee of $0.25 per transaction, which includes checks, ACH, and wire transfers (POS transactions are exempt).
- The minimum daily balance requirement for the Business Money Market Checking is $25,000.00 to avoid a monthly minimum balance fee of $25.00.

IOLTA Checking will become IOLTA Money Market Checking.

- IOLTA Money Market Checking earns dividends at the same rate as Business Money Market Checking..

5. BUSINESS LOANS

As of the Effective Date, the rates, terms, conditions, and fees applicable to business credit and loans you have will change.

- Any changed rates and fees are described below.
- New and changed fees are described in our Business Account Agreements and Disclosures, which are enclosed and described in Section 6.2 of this Summary.
- Any automatic payments from your designated account to any business credit or loans you have will continue as scheduled. However, if you currently have automatic transfers from a GCB consumer account to a GCB business loan, those transfers will not continue after your account conversion and will need to be reestablished as new ACH transfers.
- Any prepayment penalties outlined in original loan agreements will be permanently eliminated, and no prepayment penalties will be assessed or collected for paying off loans prior to the maturity date.

Terms that will apply for open-end and/or closed-end business credit.

- For any open-end or closed-end business credit, the grace period within which a late payment can be made without incurring a late payment fee will increase from 10 days to 15 days after the payment due date.
- For any open-end or closed-end business credit, when the minimum payment is not made within the 15-day grace period, a late payment fee equal to the greater of 5% of the payment amount or $25.00 will be assessed.
- For any open-end or closed-end business credit, a $25.00 returned payment fee will be assessed for any returned payment.
- For any open-end or closed-end business credit, in the event of default as defined in your Business Loan Agreement and Promissory Note, the loan will be subject to a default interest rate equal to the interest rate in effect before default, plus 5%, with a maximum interest rate of 18%.

- For any open-end business credit at the time of renewal, members will be subject to a renewal fee that will be appropriately disclosed during the renewal process.
- Any extension charge stated in the Promissory Note for your business credit will be honored. If your Promissory Note does not state a charge for an extension, any approved extension will be subject to an extension charge that will be disclosed during the extension process.
- For variable rate loans using a Wall Street Journal Prime Index, interest rates may change daily.
- The fee to make a telephone loan payment will decrease from $15.00 to $7.95.
- The release of real estate and UCC fees will change from a flat rate structure of $100.00 and $50.00 to the actual cost. This may result in potential increases or decreases, depending on the state or local municipality's pricing.
- Business credit that requires external vendor fees will remain the same.
- There will no longer be fees for faxed payoffs, duplicate payoff letters, previous year loan histories, copies of loan documents, or duplicate year-end statements.

6. AGREEMENTS AND DISCLOSURES

As of the Effective Date, your Account is subject to all terms and conditions of the enclosed agreements and disclosures. Please note there are sections within these agreements and disclosures featuring new or changed privileges and liabilities for you and MSUFCU when compared to the previously existing privileges and liabilities for you and GCB. As the key information we have included within this Summary for each of these agreements and disclosures is not exhaustive, we encourage you to carefully review each of these enclosed documents in full:

- Business Account Current Dividends rate sheet — See Section 6.1 below
- Business Account Agreements and Disclosures — See Section 6.2 below
- Business Account Schedule of Service Charges — See Section 6.3 below

As of the Effective Date, your Account is no longer subject to any of the terms and conditions in the following GCB agreements and disclosures:

- Terms and Conditions
- Truth in Savings Disclosure for any business savings, checking, or certificate account opened with GCB
- Schedule of Fees
- Electronic Funds Transfers: Your Rights and Responsibilities
- Privacy Policy
- GCB Mobile App Privacy Policy
- Any other agreement or disclosure provided by GCB to you, other than an agreement or disclosure provided to you for a loan or credit product that is still open as of the Effective Date.

6.1 Business Account Current Dividends Rate Sheet

This enclosed document sets forth certain terms, conditions, and rates applicable to your savings and checking accounts with us. The dividend rates and corresponding annual percentage yield (APY) applicable to any of your open savings and checking accounts with us, not including any open Business Certificates you may have with us, may change at any time. For current dividend rates and APYs, please visit our website at pillur.org, call us at 833-533-0678, or visit any of our branches.

6.2 Business Account Agreements and Disclosures

This enclosed document outlines the privileges and liabilities of MSUFCU and you regarding the accounts and services we offer. This document establishes, among other privileges and liabilities:

- <u>Arbitration Agreement:</u> **Your Business Account Terms and Conditions include a mandatory Arbitration Agreement, including a Class Action Waiver ("Arbitration Agreement"). Any individual authorized to act on behalf of the business may opt out of the Arbitration Agreement by providing written notice to MSUFCU no later than October 16, 2026. Opting out of the Arbitration Agreement does not affect any other terms and conditions of your Account or your relationship with MSUFCU. If any individual authorized to act on behalf of the business opts out of the Arbitration Agreement, all individuals authorized to act on behalf of the business will be considered to have opted out with respect to the Account. To opt out, you must notify MSUFCU in writing of your intent to do so by a written and signed notice that is postmarked on or before October 16, 2026. Verbiage such as, "I elect to opt out of the Arbitration Agreement" or any words to that effect, and your specific account number(s) you currently maintain that you want your opt-out to apply to, must be included in your written notice of intent to opt out. A statement that the opt-out applies to "all accounts" or words to that effect is not sufficient. Your written notice of intent to opt out must be signed and postmarked on or before October 16, 2026 to MSUFCU at PO Box 1208, East Lansing, MI 48826-1208. Please note that your opt-out will apply only to the existing account(s) specifically identified in your written notice. It will not apply to any account opened after the date of your opt-out notice.**
- <u>Business Accounts:</u> Business accounts are those established by any partnership, corporation, association, sole proprietorship, or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity's behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.
- <u>Overdrafts</u>: Terms and conditions concerning overdrafts and available balance.
- <u>Access Methods:</u> If any of your accounts become delinquent or overdrawn, we may restrict the use of account access methods (such as debit cards or other access devices) until the affected accounts are brought current.
- <u>Payable on Death Accounts for Sole Proprietorships:</u> A requirement for any Beneficiary Designations made or changes after the Effective Date to be authorized by the Sole Proprietor. The continued use of an account after the Effective Date constitutes an agreement by the Sole Proprietor that any existing beneficiary designation is valid and in effect, regardless of whether the Sole Proprietor designated the beneficiary(ies). If no beneficiaries or contingent beneficiaries are living at the time of the death of the Sole Proprietor, the remaining funds in the account will be paid to the Sole Proprietor's estate. To confirm or update a beneficiary designation on a Sole Proprietor account, please call us at 833-533-0678 or visit any of our branches.

- Indemnity and Waiver: Except in the event we materially breach these Terms, you or any surviving beneficiary or owner agree(s) to waive, indemnify, and hold us harmless from any claim or liability asserted against us as a result of the establishment and management of an account, the disposition of funds in reliance on these Terms and any account designations, the making and servicing of loans, or the offering or rendering of any other financial services. You or any surviving beneficiary or owner also agree to waive, indemnify, and hold us harmless from any claim or liability asserted against us for your use of or dealings with third-party vendors whose applications or website links are accessible via our website(s). We may require any account changes you wish to make to be specified in writing or on an account change form, including adding or terminating an account or service. We may also require an account change form to be signed by all account owners. We may decline to abide by your directions, or request that you post a bond or alternative protection, if such directions make us susceptible to claims, lawsuits, expenses, liabilities, or damages, either directly or indirectly. If, by following your directions, we are exposed to a claim or suit by an adverse claimant, you shall hold us harmless and indemnify us from any such losses, expenses, liabilities, or damages, including actual attorney's fees. In the event we honor your request that does not conform to the Terms herein, you acknowledge that we are not considered to be in material breach thereof, and you acknowledge that we are not required to honor the same request again later.
- Member Interactions: We may restrict, suspend, or limit access to any or all products or services if a member associated with your Account is not in good standing under the Business Account Terms and Conditions and related terms and conditions. This may include situations involving abusive, threatening, fraudulent, deceptive, or other conduct inconsistent with our Member Standing, Limitation of Services, and Expulsion Guidelines ("Guidelines"), including conduct that causes the Credit Union a financial loss. Members retain the right to maintain a savings account and attend, participate, and vote in annual and special meetings as provided by law. We will notify you as described in the Guidelines if we decide to limit services. For additional information, please review the enclosed Business Account Terms and Conditions, as well as the Guidelines available at pillur.org/disclosures.
- Member Selected Content: We may deny the use of member-selected content - including but not limited to: account names, codewords, comments on fund transfers, and usernames - if we determine at our sole discretion the member-selected content is inappropriate, offensive, threatening, obscene, or objectionable.
- Address or Name Changes: You are responsible for promptly notifying us of changes to your business's physical address, email address, legal status, name, or other information affecting your accounts.
- Consent to Contact: You authorize us to contact you regarding your accounts and services using the contact information you provide, including by phone (including voicemail), text message, email, prerecorded or automated calls, and other electronic communications as permitted by law.
- Governing Law and Limitation on Period to File Claims: These Terms shall be governed and construed under applicable federal laws and regulations and applicable laws of the State of Michigan. Subject to the Arbitration Agreement above, you consent and agree that any dispute regarding these Terms or any other dispute or cause of action shall be subject to the exclusive jurisdiction and venue of the appropriate state court in Clinton County, Michigan, or the Federal District Court for the Western District of Michigan. Notwithstanding the foregoing or any other provision of these Terms, the Federal Arbitration Act (Title 9 of the US Code) governs the interpretation and enforcement of the Arbitration Agreement. All disputes, claims and causes of action against us, including without limitation all disputes and claims generally, claims and causes of action arising out of or related to these Terms, any other agreement with us, and/or any account or loan relationship with us, must be filed within two (2) years after such dispute, claim or cause of action accrued or be forever barred. You agree this limitation constitutes an express waiver of any rights under any applicable statute of limitations which would otherwise afford additional time for such a dispute or claim.

6.3 Business Account Schedule of Service Charges

This enclosed document discloses the service charges applicable to various accounts and services available to MSUFCU business members. While many service charges that may impact your Account will be reduced through the acquisition, the following fees will be increased, new, or updated for your Account:

Increased Service Charges

- The charge for an international returned deposited check will increase from $30.00 to $50.00.

New or Updated Service Charges

- A $2.00 Paper Notice Charge will apply per notification of a Non-Sufficient Funds (NSF) or Overdraft Transfer Notice if you have not opted to receive electronic notices
- A Coin Machine Usage charge of 5% per transaction for members and 10% per transaction for non-members will apply for use of a coin machine at select MSUFCU branch locations
- A Provide Currency charge of $0.10 per $100.00 after $2,500.00 in currency provided per day
- A Deposited Currency charge of $0.10 per $100 plus secure transport charge up to $50.00 after $20,000.00 in currency deposited per day
- A Provide Coin charge of 1% after $1,000.00 in coin provided per day
- A Deposited Coin charge of 1% after $1,000.00 in coin deposited per day
- An International Service Assessment charge of 1% for ATM/PIN-based transactions and 3% for signature-based transactions will apply for transactions made using a Business Visa Debit Card or Business Cash Back Visa Credit Card.
- $100.00 International Check Processing charge — Federal Reserve
- $75 Escheatment charge
- $50 per hour Research (Business) charge
- $35.00 International Check Processing charge — Standard
- $20.00 International Currency Purchase and International Currency Sale charge
- $20.00 Early Account Closure charge for accounts closed within 180 days from account opening
- $10.00 International Check Processing charge – Canadian Checks
- $10.00 Card Replacement charge for replacement ATM, debit, or credit card
- $10.00 Sweep Feature Service Charge if aggregate account balance is less than $25,000.00
- $5.00 per month Dormant Account charge
- $5.00 per item Returned Mail charge
- $1.00 per transaction Non-CO-OP Network ATM charge
- $1.00 per page Notary charge after first two (2) pages free
- The charge for Drilling to Open a Safe Deposit Box will be a variable charge that is based on urgency and starts at $280.00 per box drilled.

7. KEY CHANGES FOR ACCOUNT OWNERS NOT OPTED IN TO MEMBERSHIP

On the Effective Date, if you have not opted in for membership, there will be limited availability of Credit Union products and services. We encourage you to carefully review this Section 7 in full to understand the complete scope of these differences that may significantly impact you. If you have already completed your membership opt-in, you may disregard all information within this Section 7.

As a nonmember account owner of the Credit Union, you would not have access to certain products and services only available to Credit Union members. See Product and Service Limitation for Nonmembers below for more information. Additionally, if you have not opted in for membership, you will not have the right to vote at Annual and Special Meetings or maintain a share account. However, at our sole discretion, we will allow you to maintain nonmember accounts with significantly limited services as described below.

If you would like to opt in to membership to receive the full benefits of Credit Union membership, you may do so by:

1. **Providing electronic authorization at msufcu.org/gcbmembership; or**
2. **Calling our Gold Coast Office at 312-587-3200; or**
3. **Calling our Call Center at 1-312-270-0204 x3133; or**
4. **Visiting our Gold Coast Office at 1165 N. Clark Street, Suite 200, Chicago, Illinois (Monday-Friday, 9:00 a.m.-5:00 p.m.) or any Credit Union branch location listed at pillur.org/location-hours.**

If you are unsure whether you have opted in for membership, you may check by calling us at one of the numbers listed above or visiting us at one of our locations listed above.

Product and Service Limitation for Nonmembers

The following describes the product and service limitations applicable to nonmember account owners.

Business Loans and Lines of Credit

- **The Credit Union cannot offer or service any loans or lines of credit to nonmembers. We previously notified all account owners who had not opted in for membership of the need to opt in to membership for the Credit Union to continue servicing any loans and lines of credit they may have. If you did not opt in for membership, you must do so as soon as possible. If you do not opt in to membership, any loan(s) and line(s) of credit you have with us may be sold to another entity. You can contact us to complete your membership opt-in by calling us at 312-587-3200 or 312-270-0204 x3133.**
- **If you have an open line of credit and did not opt in to membership by July 20, 2026, you are unable to make any advances from your open line of credit as of July 20, 2026.**

Business Certificates

- Upon maturity, the funds on deposit in a Certificate held by a nonmember, and any dividends earned on those funds on deposit, will be deposited into a Business Savings Account, with no ability to renew an existing Certificate or open a new Certificate.
- Additional deposits into any certificates are prohibited for nonmembers.

Safe Deposit Box

- Safe Deposit Boxes are not available to nonmembers. Any Safe Deposit Box(es) being used by a nonmember must be closed with all items removed on or before the lease renewal date.

Other Product and Service Limitations

- Opening a new account, loan, or Safe Deposit Box is not available to nonmembers.
- Account modifications are not available to nonmembers, including adding or removing signers, or adding or changing beneficiaries (Sole Proprietorship only).
- Money orders, cashier's checks, Visa gift cards, and Cashback+ are not available to nonmembers.
- Signature Guarantee and notary public services are not available to nonmembers.

- U.S. Savings Bond redemption services are not available to nonmembers.
- Foreign Currency Purchasing services are not available to nonmembers.
- ATM cards and Debit Cards will not be provided to and are not available to any nonmember.
- eDeposit is not available to nonmembers.
- Wire Transfer services are not available to nonmembers.
- Establishing new employee-assisted ACH transfer or ACH origination services are not available to non-members.
- Bill Payment services are not available to nonmembers.
- Further product and service limitations that may be determined at the sole discretion of the Credit Union.