



MSUFCU PERSONAL ACCOUNT CONVERSION GUIDE OVERVIEW

April 18, 2025

Dear Name,

Enclosed is your **Personal Account Conversion Guide**, designed to make your account transition from McHenry Savings Bank (MSB) to MSU Federal Credit Union (MSUFCU) as seamless as possible. This guide outlines everything you need to know about the account conversion process. For your convenience, we've included the most essential information from the booklet in this letter.

Important Account Conversion Timeline Dates

4/29/25

- The last day MSB online Bill Pay services will be available, until **5:00 p.m. CT.**

4/30/25

- The last day your MSB accounts and cards will be available, until **11:59 p.m. CT.**
- The former MSB branches at 353 Bank Dr., McHenry, IL; 10520 N. Main St., Richmond, IL; and 4000 N. Johnsburg Rd., Johnsburg, IL, will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your MSUFCU accounts at **9:00 a.m. CT on May 1, 2025.**

Additionally, our drive-up lanes will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your MSUFCU accounts at **9:00 a.m. CT on May 1, 2025.**

- MSB online and mobile banking access will be unavailable beginning at **7:00 p.m. CT.**

Prior to 5/1/25

- You will be mailed your new MSUFCU base account number, which will serve as your temporary username for your initial ComputerLine login.
- You will receive separate mailings with a temporary username (your base account number) and password for MSUFCU's online banking platform, ComputerLine®, and a personal access code for our phone-based banking service, MoneyLine.

You will need this information to set up online and telephone banking access and to locate your base account and Share ID numbers in the future if needed.

- You will receive your new MSUFCU Visa Debit/ATM Card to replace your existing MSB card(s).
You may activate your new card on or after May 1, 2025.

5/1/25

- Your new MSUFCU account(s) will be available and can be found online through ComputerLine or MoneyLine's automated phone system. Online Bill Payment may be set up and you may begin using your new MSUFCU Visa Debit/ATM Card upon activation.
- You can access MoneyLine by calling **800-666-9546** and entering your MSUFCU base account number and 4-digit personal access code. After signing in for the first time, you will be prompted to create a new, four-digit personal access code.

- **Beginning May 1, 2025**, Home Equity Loan and Home Equity Line of Credit payments may be remitted via telephone (800-678-4968), ComputerLine, or the MSUFCU Mobile app.
- Mortgage payments due **on or after May 1, 2025**, that are made by mail should be sent to P.O. Box 2505, East Lansing, MI 48826.

Starting 5/1/25

- Final MSB statements will be mailed during the **first week of May 2025**.

5/2/25

- **Beginning May 2, 2025**, mortgage payments may be remitted via telephone (800-678-4968), ComputerLine, the MSUFCU Mobile app, by mail, or at a branch.

General Account Conversion Information

Card Activation

- Consult page 8 in the conversion guide for information on card activation.

Online Banking

- Consult page 6 in the conversion guide for information on online banking and the mobile app.

MoneyLine

- Consult page 8 in the conversion guide for information on MoneyLine telephone banking.

Seamless Transition on Conversion Day

We know how important it is to keep your finances on track. Rest assured, on **May 1, 2025**, all your **accounts, direct deposits, automatic withdrawals or deposits (known as ACH), and any other recurring transactions will continue processing as usual.**

Transactions scheduled by **MSB online Bill Payment, MSB debit card, and Zelle will be discontinued**, so please review pages 7, 8, and 13 in the conversion guide for information about updating applicable recurring transactions and the available options for electronically transferring money.

Please update your payment details on or after **May 1, 2025**. For now, bank with confidence knowing everything will keep working seamlessly.

Beginning on **May 1, 2025**, phone calls will be routed to our dedicated MSUFCU Call Center. Our friendly and helpful Call Center staff — who are MSUFCU employees, not a third-party call center — are well-versed in our products and services and ready to assist you with all of your financial needs. Plus, with our extended hours, we're here to help at times that work best for you. Whether you have questions about your account(s), transactions, or any other financial matters, our knowledgeable team is ready to provide the support you need, when you need it.

We look forward to serving you! If you have any questions, please contact us at 312-270-0204 or 800-678-4968, visit msufcu.org/mchenrysavings, or stop by one of our branches.

Sincerely,
MSU Federal Credit Union



Personal Account Conversion Guide

McHenry Savings Bank Customers
Welcome to MSU Federal Credit Union

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SEAMLESS TRANSITION ON CONVERSION DAY

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Please update your payment details on or after **May 1, 2025**. For now, bank with confidence knowing everything will keep working seamlessly.

WE ARE HERE TO HELP!

If you have questions, please visit any MSUFCU branch, call us at **312-270-0204** or **800-678-4968**, or chat with Fran, MSUFCU’s virtual assistant, at **msufcu.org/mchenrysavings**.

Beginning on **May 1, 2025**, phone calls will be routed to our dedicated MSUFCU Call Center. Our friendly and helpful Call Center staff — who are MSUFCU employees, not a third-party call center — are well-versed in our products and services and ready to assist you with all of your financial needs. Plus, with our extended hours, we’re here to help at times that work best for you. Whether you have questions about your account(s), transactions, or any other financial matters, our knowledgeable team is ready to provide the support you need, when you need it.

You can also video chat with a member of our team and enjoy face-to-face conversations to discuss any questions or needs. Visit our website to start a video chat during available hours of operation.

We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.

IMPORTANT DATES

4/29/25

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Prior to 5/1/25

- You will be mailed your new MSUFCU base account number, which will serve as your temporary username for your initial ComputerLine login.
- You will receive separate mailings with a temporary username (your base account number) and password for MSUFCU’s online banking platform, ComputerLine,® and a personal access code for our phone-based banking service, MoneyLine.

You will need this information to set up online and telephone banking access and to locate your base account and Share ID numbers in the future if needed.

- You will receive your new MSUFCU Visa Debit/ATM Card to replace your existing MSB card(s). **You may activate your new card on or after May 1, 2025.**

5/1/25

- Your new MSUFCU account(s) will be available and can be found online through ComputerLine or MoneyLine’s automated phone system. Online Bill Payment may be set up and you may begin using your new MSUFCU Visa Debit/ATM Card upon activation.
- You can access MoneyLine by calling **800-666-9546** and entering your MSUFCU base account number and 4-digit personal access code. After signing in for the first time, you will be prompted to create a new, four-digit personal access code.
- **Beginning May 1, 2025**, Home Equity Loan and Home Equity Line of Credit payments may be remitted via telephone (800-678-4968), ComputerLine, or the MSUFCU Mobile app.
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Starting 5/1/25

- Final MSB statements will be mailed during the **first week of May 2025**.

5/2/25

- **Beginning May 2, 2025**, mortgage payments may be remitted via telephone (800-678-4968), ComputerLine, the MSUFCU Mobile app, by mail, or at a branch.

WELCOME TO MSUFCU

We are thrilled to welcome you to MSU Federal Credit Union (MSUFCU)! Like McHenry Savings Bank (MSB), MSUFCU is deeply committed to supporting the people who live and work in the communities we serve.

Our story began in 1937 on Michigan State University’s campus, where faculty and staff came together to create a safe place to save and borrow money during the Great Depression. Today, MSUFCU has grown to serve over 370,000 members, with 35 branches, \$8.26 billion in assets, and more than 1,200 employees, all dedicated to helping our members, like you, achieve financial success.

From buying your first car or home to starting a business or saving for the future, we’re here to help you reach your goals. Every day, our team lives our mission: to empower you to achieve financial success, and ultimately your dreams.

As a member, you’ll gain access to a broad range of financial products and services, including digital banking tools, free financial education resources, convenient branches, and competitive loan options. We are excited to provide you with exceptional service and tools to help you reach your financial goals.

Reminder: MSUFCU will never call you asking for information such as your username, password, security code, PIN, or CVV. 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 MSB to MSUFCU. It contains dates, important product information, and key details about the account conversion process. **Please review this information carefully.**

If you have any questions, please call us at **312-270-0204** or **800-678-4968**, 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/mchenrysavings.

FREQUENTLY ASKED QUESTIONS (FAQS)

As your MSB 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 MSB accounts be converted to MSUFCU accounts?

All MSB accounts will officially be converted to MSUFCU accounts on **May 1, 2025**.

Will any branches be closed or consolidated?

We have no plans to close any branches at this time.

As of **May 1, 2025**, you’ll have access to five Northern Illinois branches and five Chicago branches as part of our 35-branch network.

To find the closest MSUFCU branch near you visit msufcu.org/locations or consult our branch listings section on pages 18-21 of this conversion guide.

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 **May 1, 2025**, your new routing/transit number with MSUFCU for consumer accounts is **272479663**. For a short time, your old MSB routing number will continue to work for any ACH or wire transfer transactions received for your account.

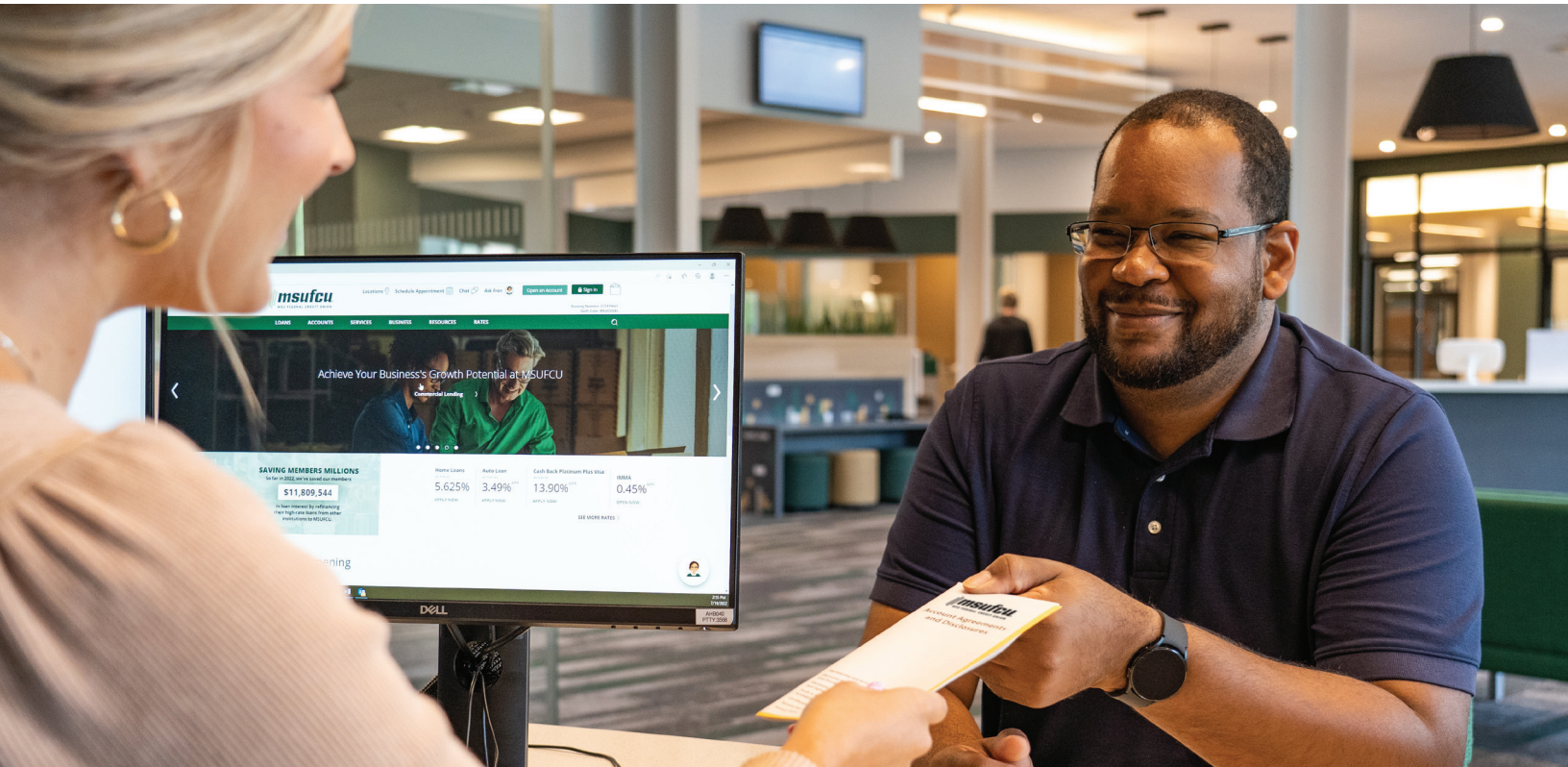
Visa Debit and ATM Cards

You will receive your new MSUFCU Visa Debit/ATM Card to replace your existing MSB card(s) prior to **May 1, 2025**. You can activate and begin using your new card on **May 1, 2025**.

Checks

For a short time following conversion, MSUFCU will continue to process any MSB 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 MSB 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 (base account number + Share ID).

Please note, members aged 55 or older qualify for one free box of checks per calendar year on one checking account only. To receive your first order of MSUFCU checks at no cost, please place your order with an employee at a branch or via phone, chat, or video chat. While future check orders can be placed online for free, placing an online order for your first set will incur a fee.

ACTION STEP

Order checks for your personal account by logging into ComputerLine and selecting **'Manage'** from the top menu, then **'Order Checks.'** Call us or visit your local branch and we can assist you with ordering new checks.

To request new Home Equity Line of Credit checks, call Home Equity Servicing at 800-678-4968, ext. 4466, or visit your local branch.

How are my funds insured?

Insurance of deposits at MSUFCU, referred to as "share insurance," is provided by the National Credit Union Administration ("NCUA"). The NCUA insures your accounts at MSUFCU 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. You can visit the NCUA's website at [ncua.gov](https://www.ncua.gov) for detailed information about share insurance coverage.

ACCOUNT CONVERSION FAQs

What is account conversion?

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

What should I know to prepare for account conversion?

Branch Access: The former MSB branches at 353 Bank Dr., McHenry, IL; 10520 N. Main St., Richmond, IL; and 4000 N. Johnsburg Rd., Johnsburg, IL, will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your MSUFCU accounts at **9:00 a.m. CT on May 1, 2025**.

Additionally, our drive-up lanes will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your MSUFCU accounts at **9:00 a.m. CT on May 1, 2025**.

Debit Card and ATM Card: Your MSB debit/ATM card will be available for use until **April 30, 2025, at 11:59 p.m. CT**. Your new MSUFCU Visa Debit/ATM Card will be mailed to you prior to May 1, 2025. **You can activate and start using your MSUFCU Visa Debit/ATM Card on May 1, 2025.**

Please DO NOT destroy your MSB debit/ATM card until after you have activated your new MSUFCU Visa Debit/ATM Card.

Online/Mobile Banking and Bill Pay: Access to your MSB account(s) online and via Mobile Banking will discontinue on **April 30, 2025, at 7:00 p.m. CT**. You will be able to log in to MSUFCU's digital banking platform ComputerLine, mobile app, and online bill payment on **May 1, 2025**. 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 MSB account(s)?

We have selected the MSUFCU account(s) that most closely matches your current MSB 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 account(s) quickly and easily after the conversation date of **May 1, 2025**.

What will my new account number and routing number be?

At MSUFCU, you will have a seven-digit base account number as your primary identifier. Each of your individual accounts (such as savings, checking, or loan) will have a unique two-digit suffix, known as a Share ID or Loan ID. Your Share ID or Loan ID will be added to the end of your base account number to create the account number for that respective account whether it is a savings, checking, etc.

Your seven-digit base account number will be sent via a separate mailing to primary account holders only, prior to May 1, 2025. This mailing will also include your new Spartan Saver account Share ID. For any additional account types you have associated with this base account number (checking, money market, loans, etc.), a two-digit Share ID or Loan ID will be created at the time of conversion. These Share IDs and Loan IDs will be available **May 1, 2025**, via our online banking platform and mobile app.

Your new routing/transit number with MSUFCU is **272479663**. For a short time, your old MSB 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. Please note that this only applies to the routing number and not the account number, and that you will still need to contact these companies to update your account number after **May 1, 2025**. You may also be contacted by those companies to confirm the change in routing number.

You can find your new seven-digit base account number on ComputerLine and the mobile app under **'My Profile.'** You will be able to find your two-digit Share ID number (ex.-01) on the **'Accounts'** page in ComputerLine and the mobile app. You may also visit your local branch, contact our Call Center, or chat with a team member on our website to get your seven-digit base account number and Share IDs/Loan IDs. Additionally, you may access MoneyLine's automated phone system to get your Share IDs/Loan IDs.

After May 1, 2025, you'll need to update any existing ACH transactions to your new account number (seven-digit base account number + two-digit Share ID number) and routing number.

ACTION STEP

Beginning **May 1, 2025**, notify any companies originating ACH or wire transactions for your account of your new account number and routing number.

ACCOUNT CONVERSION INFORMATION

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.

If you currently have accounts with different ownership types (e.g., personal, joint), **each account will be assigned its own base account number.** If you have multiple MSUFCU base account numbers, **each will have a separate online banking profile** and serve as the temporary username for setting up respective online account access.

Important Notes About the Online Banking Conversion:

- Access to MSB’s online banking platform will be unavailable beginning **April 30, 2025, at 7:00 p.m. CT.**
- You will be able to log in to your MSUFCU account via ComputerLine, our online banking platform, at **msufcu.org** beginning **May 1, 2025.**
- **A temporary ComputerLine username and password, which is needed to set up online account access, will be sent via separate mailings to primary account holders only prior to May 1, 2025.** 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.
- To obtain online account access for a joint party, please contact MSUFCU. It’s important to note that joint parties will have visibility into all shares and loans associated with the base account, whether or not they are joint on them. **Please note, all accounts will convert with existing parties on all shares and loans.**
- You will need to agree to MSUFCU’s digital banking agreement and bill pay disclosure upon initial login. You will also be prompted to enter your electronic correspondence preference.
- 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 MSB account history will not transfer or appear in your new MSUFCU account.** We advise members to save your MSB statements for ease of access. However, we can provide past MSB statements to you if needed in the future.

ACTION STEP

Download or save screenshots of your electronic statements at MSB on the MSB online banking system prior to **April 30, 2025.**

ACTION STEP

Log in to your new ComputerLine account beginning **May 1, 2025.**

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 **May 1, 2025.**
4. You will then be asked to create a new username and password for future logins.

ACTION STEP

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

Mobile Banking

The MSB mobile app will discontinue on **April 30, 2025, at 7:00 p.m. CT.** Beginning **May 1, 2025,** you will be able to access your accounts using the MSUFCU Mobile app.

ACTION STEP

Download the MSUFCU Mobile app on or after **May 1, 2025,** and delete your MSB mobile banking app. Log in to the MSUFCU Mobile app using your MSUFCU username and ComputerLine password.

Bill Pay

MSB online Bill Pay services will end on **April 29, 2025, at 5:00 p.m. CT.** After this time, you will no longer be able to create new bill payments in the MSB Bill Pay system, and any previously scheduled payments set for after this deadline will not be processed. You can enroll in MSUFCU’s bill payment services on **May 1, 2025.**

Your MSB bill payment payee information will not transfer to MSUFCU. You will need to re-enter this information in ComputerLine or the mobile app on or after May 1, 2025.

ACTION STEP

Capture and save screenshots of your MSB Bill Pay activity and list of payees with account and payment information on the MSB online banking system prior to **April 30, 2025.**

Printed Statements and eStatements

Your final statement from MSB will be sent out during the first week of May. For statement history prior to May 1, 2025, contact our Call Center at **800-678-4968** to request statement copies.

If you currently receive electronic statements from MSB, you will need to sign up again 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 prior to **May 1, 2025,** for reference.

Statement cycles: Most MSUFCU statement cycles are mailed during the first week of the month and will include the statement activity from the month prior. Residential Mortgage statements are generated on the 16th of the month and include the prior 30 days of activity history.

If you have checking accounts or loans, you will receive monthly statements. These statements will include any savings account activity, including from Certificates, IRAs, and money market accounts.

If you do not have a checking account or loan, you will receive a quarterly statement for any Certificates, IRAs, and money market account(s) you may have. However, if you perform a transaction (via branch, ATM, audio response, or ACH transfer) during a given month, you will receive a statement for that month instead.

However, if your account(s) is/are dormant, you will receive statements on a quarterly basis instead.

ACTION STEP

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

Phone Banking

You can access **MoneyLine**, our phone-based banking service, by calling 800-666-9546 and entering your MSUFCU base account number and 4-digit personal access code. MoneyLine can assist with many requests including balance inquiries, account transfers, and loan payments. This program is available 24/7. Follow the automated instructions to access account information and get your Share IDs/Loan IDs.

Your temporary MoneyLine personal access code, which is needed to set up telephone banking access, will be sent via a separate mailing to primary account holders only, prior to **May 1, 2025**. After signing in for the first time, you will be prompted to create a new, four-digit personal access code.

Debit and ATM Cards

If you presently have an MSB debit/ATM card, we will automatically issue you a new MSUFCU Visa Debit/ATM Card. You may continue to use your MSB debit/ATM card until **April 30, 2025, at 11:59 p.m. CT**.

ACTION STEP

Activate your new debit/ATM card and select your personal identification number (PIN) on or after **May 1, 2025**, by calling the number located on the card carrier and on the activation sticker.

On **May 1, 2025**, you may begin using your new MSUFCU Visa Debit/ATM Card. You will no longer be able to use your MSB debit/ATM card after **April 30, 2025, at 11:59 p.m. CT**.

Please DO NOT destroy your MSB debit/ATM card until after you have activated your new MSUFCU Visa Debit/ATM Card.

ACTION STEP

Contact companies that you have recurring payments with from your MSB debit/ATM card to update your card information after **May 1, 2025**.

Courtesy Pay and Courtesy Pay for Debit

As of the conversion date, **May 1, 2025**, any previous limit(s) you may have had for payment of overdrafts through MSB's Overdraft Protection plan for your MSB account(s) will be discontinued.

On or after the conversion date, your account will be evaluated for eligibility for our Courtesy Pay service (which applies when we pay overdraft checks, ACH transactions, and recurring debit card transactions) and our Courtesy Pay for Debit service (which applies when we pay overdraft everyday debit card transactions). **Only one checking account per base account can have Courtesy Pay.**

If you are approved for our Courtesy Pay service, you will receive access to Courtesy Pay services at our sole discretion. If we pay your overdraft transactions through our Courtesy Pay service, you will be assessed account overdraft charges as listed in our Schedule of Service Charges.

If you are approved for our Courtesy Pay for Debit service, you will be provided the opportunity to opt in for that service. You must affirmatively consent in writing before Courtesy Pay for Debit will apply to your account. Without your consent, we may not authorize everyday debit card transactions when there is an insufficient available balance in your account and the transactions will be declined.

Transactions that are declined may be presented to us for payment multiple times until paid, and multiple paper notice fees can be incurred if an entity submits a transaction to us more than once and you are not enrolled to receive electronic notices.

For more information on Courtesy Pay and Courtesy Pay for Debit, visit our website at **msufcu.org/overdraftprotection**.

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.

To make a loan payment, members can choose from the following options:

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

3777 West Road
P.O. 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 **800-678-4968**.

Mortgages, Home Equity Loans, and Home Equity Lines of Credit

Payments will no longer be accepted through the system used by MSB as of the system conversion date of **May 1, 2025**. Please send all payments due on or after **May 1, 2025**, to MSUFCU at this address: MSU Federal Credit Union, P.O. Box 2505, East Lansing, MI 48826.

Beginning May 1, 2025, Home Equity Loan and Home Equity Line of Credit payments may be remitted via telephone (800-678-4968) or via ComputerLine, or the MSUFCU Mobile app.

Beginning May 2, 2025, mortgage 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, you should have received 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 **May 1, 2025**, and full payments must be made on a monthly basis.

Receiving ACH Transactions/Direct Deposits

ACH transactions and direct deposits will continue to post with your MSB account and routing number for a period of time following conversion to ensure a seamless transition.

If you currently have payroll direct deposit or federal recurring payments such as Social Security sent to your MSB account, you must inform your deposit provider of your new routing number and your new MSUFCU account number that you would like your funds deposited into after May 1, 2025.

MSUFCU’s transit routing number is 272479663. To determine the account number for a specific share in your account, you simply **add the two-digit Share ID to the end of the seven-digit base account number**. If you require a letter that includes all the necessary direct deposit information to provide to your employer, please feel free to contact us. Please contact our Call Center at **800-678-4968** if you need assistance determining this number.

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

ACTION STEP

Notify your employer or the organization sending/receiving the ACH to/from your account of the routing number and account number change.

Setting Up Direct Deposit

Please follow the steps below to update your direct deposit details to your new MSUFCU account.

- Step 1:** Include the MSUFCU routing number (272479663).
- Step 2:** Using your new seven-digit base account number listed above, select the account you would like to send your direct deposit to by including the two-digit Share ID number on the end of your base account number.
 - Your base account number can also be found under ‘My Profile’ in ComputerLine and the mobile app.
 - Your Share ID information can be found in the ‘Accounts’ page in ComputerLine and the mobile app.

Direct Deposit Information Example:

Routing Number: 272479663
Account Number: Base Account Number + Share ID (e.g., 1234567 + 00 = 123456700)

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 3:00 p.m. CT. 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**.

| CHECKING ACCOUNTS | |
|---|------------------------|
| Former MSB Account(s) | New MSUFCU Account |
| Essential Checking Online Essential Checking | Classic Checking |
| Essential Student Checking | Totally Green Checking |
| Advantage Checking Premier Index Checking Online Advantage Checking | Money Market Checking |

Checking Accounts

MSUFCU offers various checking options, from free checking to dividend-earning accounts. Make transfers, pay bills, check your credit score, eDeposit checks, and easily transfer money to other members using Member2MemberSM (M2M). Our checking accounts also offer Overdraft Protection and Courtesy Pay features. *Note: our checking accounts do not have an automatic round-up feature, but members can use the Changed app to round up savings or debt repayment.*

- Totally Green Checking:** MSUFCU's most popular checking option is completely free and has no minimum balance or monthly fees. Enjoy paperless eStatements and a wide range of online and mobile capabilities. Help your wallet and the environment by going totally green.
- Classic Checking:** MSUFCU’s Classic Checking allows you to perform the daily transactions you need, receive paper statements, and enjoy a variety of free services. Save \$5 per month by maintaining a minimum balance of \$500.
- Money Market Checking:** Earn dividends on your checking balance of \$2,000 or more. Dividends are calculated daily and paid monthly. Plus, you’ll earn higher dividends on higher balances. Save \$5 per month by maintaining a minimum balance of \$2,000.

Silver Spartan: This special package of benefits and services for our members 55 years of age or older is free and available for one primary checking account. Included in this package is the benefit of having one primary checking account that will not be assessed a service charge in relation to the Classic Checking minimum balance requirement, one free box of custom-style checks per calendar year, free money orders, free cashier’s checks, free notary services, free signature guarantees, free outgoing domestic wire transfers, and discounted international wire transfers.

On the conversion date, **May 1, 2025**, your MSB account(s) will be converted to MSUFCU account(s). Please consult your current MSB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/mchenrysavings.

| SAVINGS ACCOUNTS | |
|--|---|
| Former MSB Account(s) | New MSUFCU Account |
| Statement Savings Minor Statement Savings | Spartan Saver |
| Christmas Club Savings | Holiday/Vacation Saver |
| Advantage Statement Savings Online Index Savings Money Market Account Indexed Money Market Account Online Index Money Market Account | Insured Money Management Account (IMMA) |
| CERTIFICATES | |
| Former MSB Account(s) | New MSUFCU Account |
| Certificate of Deposit | Certificate |
| INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) & HEALTH SAVINGS ACCOUNTS (HSAs) | |
| Former MSB Account(s) | New MSUFCU Account |
| IRA Certificate of Deposit | Individual Retirement Account (IRA) Certificate |
| HSA Individual Checking HSA Family Checking | Health Savings Account (HSA) Checking |
| IRA Statement Savings | IRA-HSA Insured Money Management Account (IMMA) |

Savings Accounts

Save more and earn more at MSUFCU. From standard savings and money market accounts to Certificates. We have a variety of dividend-paying accounts to fit your needs.

You'll have free 24/7 account access through our mobile app and online banking platform, ComputerLine. And, you'll have surcharge-free access to more than 30,000 ATMs nationwide. Save more and earn more with the account that’s right for you.

Spartan Saver: MSUFCU’s Spartan Saver is the required savings account for all members and allows you to save your money while earning dividends. **As an MSUFCU member, you automatically have a Spartan Saver account.** All MSB Statement Savings accounts will convert to Spartan Saver accounts. If you did not have a Statement Savings account, a Spartan Saver has been opened for you.

Your Spartan Saver account holds the required \$5.00 credit union membership share, as outlined in the Change in Terms notice you will receive by mail. This information is also accessible at msufcu.org/saver.

Insured Money Management Account (IMMA): Earn a higher dividend with an IMMA on balances of \$2,000 or more through tiered rates while maintaining immediate access to your funds. Dividends are paid monthly and you can make additional deposits at any time.

Savings Builder:SM Help is here when you need to start building your emergency fund. Savings Builder pays you more on your initial savings to help pay for life’s events even faster.

IRAs and HSAs: These accounts are great solutions if you are beginning to save for retirement, looking for a place to transfer your existing retirement account, or searching for an account that can be used to pay for current or future healthcare expenses.

Holiday/Vacation Account: Set aside savings in your Holiday/Vacation account to easily save for holiday gifts or a family trip. The Holiday/Vacation account is limited to two withdrawals per year and there’s no minimum balance or monthly fee.

Certificates: Make the most of your money by opening a Certificate to earn a higher, fixed dividend rate. Choose your Certificate term, from three months to seven years, to best meet your savings needs.

On the conversion date, **May 1, 2025**, your MSB account(s) will be converted to MSUFCU account(s). Please consult your current MSB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/mchenrysavings.

Safe Deposit Box

Safe deposit boxes are available at our Randall Road, Algonquin Road, and McHenry Branches. Call **800-678-4968** 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. CT
Friday: 9:00 a.m. - 6:00 p.m. CT
Saturday: 9:00 a.m. - 1:00 p.m. CT
Sunday: Closed

Discontinuation of Zelle Offering

As of **May 1, 2025**, Zelle services will no longer be offered. We offer the following services for electronically transferring money to other Credit Union members or external accounts:

- Member2Member (M2M) is a secure, simple, and free way to instantly send and receive money to other MSUFCU members through the MSUFCU Mobile app or ComputerLine.
- Pay Bills is a free service that allows members to pay bills, make person-to-person transfers, make account-to-account transfers, and set up recurring or single payments. Members must have an active checking account to access and use the Pay Bills service.

In addition to the above options offered by us that will be available to you on and after **May 1, 2025**, there are other third-party providers available. We will be happy to help you find a solution that meets your needs.

To prepare for this change, we recommend reviewing your Zelle transactions to ensure that you have a comprehensive list of any recurring transactions that will need to be set up, so no payments are missed.

SCHEDULE OF SERVICE CHARGES — EFFECTIVE JANUARY 7, 2025

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Michigan State University Federal Credit Union (MSUFCU). Within this document, the words “we,” “us,” and “our” refer to MSUFCU, and the words “you” and “your” refer to you as a recipient of services we provide.

| Checking Account Services Charges | |
|--|---------------------------------------|
| Totally Green Checking | No Charge |
| Classic Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i> | \$5.00 monthly minimum balance charge |
| Money Market Checking <i>Maintain a daily minimum balance of \$2,000 to avoid the monthly minimum balance charge.</i> | \$5.00 monthly minimum balance charge |
| Rebuild Checking <i>Use another checking account type or a credit card to avoid the monthly service charge.</i> | \$10.00 monthly |
| No Dividend Checking <i>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</i> | \$5.00 monthly minimum balance charge |
| Account Overdraft Charges | |
| Non-Sufficient Funds (NSF) | No Charge |
| Non-Sufficient Funds (NSF), Courtesy Pay, or Overdraft Transfer Notice | |
| Electronic | No Charge |
| Paper ¹ | \$2.00 |
| <i>Elect electronic notices to avoid paper notice charges.</i> | |
| Courtesy Pay Daily Usage ² | |
| Check or ACH | \$30.00 per day |
| Debit Card | \$30.00 per day |
| <i>Setting up eAlerts and Overdraft Transfers with links from shares or lines of credit can help avoid Courtesy Pay Daily Usage charges.</i> | |
| Account Service Charges | |
| Cashier's Check <i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i> | \$5.00 |
| Check Copy <i>Obtain a check copy from our mobile app or ComputerLine to avoid the check copy charge.</i> | \$5.00 |
| Checkbook Balancing <i>Obtain statement copies from our mobile app or ComputerLine to balance the account yourself to avoid the checkbook balancing charge.</i> | \$25.00 per hour |

| Account Service Charges (continued) | |
|---|---|
| Coin Machine Use | |
| Member | No Charge |
| Nonmember | 10% of transaction amount |
| <i>Open an account to avoid the nonmember coin machine use charge.</i> | |
| Convenience Loan Payment or Account Deposit | |
| ACH TEL | \$7.95 per payment attempt |
| Pay-By-Debit | \$7.95 per payment attempt |
| <i>Use a check, transfer from an MSUFCU account, or use online bill payment to avoid the ACH TEL (Telephone-Initiated Entry, a one-time ACH deposit or payment to your account) or Pay-By-Debit convenience charge.</i> | |
| Dormant Account <i>Perform a transaction within the account annually to avoid the dormant account charge.</i> | \$5.00 monthly |
| Escheatment <i>Perform a transaction within the account annually to avoid the escheatment charge.</i> | \$75.00 per each base account escheated |
| Legal Processing | |
| Garnishment | \$75.00 per each garnishment received |
| Levy | \$75.00 per each levy received |
| Mobile App and ComputerLine | No Charge |
| Money Order <i>Use a debit card, online bill payment, or personal check to avoid the money order charge.</i> | \$3.00 |
| Notary | \$1.00 per page after 2 pages |
| Online Bill Payment — Pay Bills | No Charge |
| Personal Check Printing, Checkbook Covers, and Accessories <i>Use a debit card or online bill payment to avoid the check printing charge.</i> | Varies depending on the style of check ordered, starting at \$16.00 |
| Phone Transfer | No Charge |
| Research <i>Obtain a statement from our mobile app or ComputerLine to avoid the research charge.</i> | \$25.00 per hour |

| Account Service Charges (continued) | |
|--|-----------------------------|
| Returned Deposited Check | |
| Domestic | No Charge |
| International | \$50.00 |
| <i>Ask the sender to use a wire transfer to avoid the returned deposited check charge.</i> | |
| Skip-A-Pay | \$35.00 |
| Statement Copy <i>Obtain a statement from our mobile app or ComputerLine to avoid the statement copy charge.</i> | \$5.00 |
| Stop Payment | \$25.00 |
| Temporary Checks <i>Use a debit card or online bill payment to avoid the temporary check charge.</i> | \$1.00 per page of 3 checks |
| Expedited Mailing | |
| Domestic | \$30.00 |
| International | \$40.00 |
| <i>Visit a branch or request traditional mail shipping to avoid the expedited mailing charge.</i> | |
| ATM, Debit, and Credit Card Charges | |
| Replacement ATM Card, Debit Card, or Credit Card | |
| <i>Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.</i> | \$5.00 |
| Visa Gift Card <i>Use M2MSM a personal check, or cash to avoid the Visa Gift Card charge.</i> | \$4.50 |
| Non-CO-OP Network ATM ³ <i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i> | \$1.00 per transaction |
| International Currency, Check Processing, and Service Assessment Charges | |
| International Currency Purchase <i>Use a debit card or credit card to avoid the international currency purchase charge.</i> | \$20.00 |
| International Currency Sale <i>Use a debit card or credit card to avoid the international currency sale charge.</i> | \$20.00 |
| International Check Processing | |
| Canadian Checks | \$10.00 |
| International Check - Standard | \$35.00 |
| International Check - Federal Reserve | \$100.00 |
| <i>Ask the sender to wire funds to avoid the international check processing charge.</i> | |

¹Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft transfer notice charge or Courtesy Pay notice charge) for one transaction that you authorized. ²Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges. Balance Shield applies to both Courtesy Pay and Courtesy Pay for Debit (when opted in) on eligible checking accounts and associated debit cards. ³A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-OP Network ATMs are those not owned by us or third parties participating in the CO-OP Network. ⁴International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the United States. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ⁵Only at Algonquin, IL branches: 2400 N. Huntington Drive and 800 E. Algonquin Road. ⁶Only at the MSUFCU headquarters building: 3777 West Road, East Lansing, Michigan.

| International Currency, Check Processing, and Service Assessment Charges (continued) | |
|---|-----------------------------|
| International Service Assessment (ISA) ⁴ | |
| ATM and PIN-Based Transactions | 1.00% of Transaction Amount |
| Signature-Based Transactions | 3.00% of Transaction Amount |
| <i>Use a Platinum Plus Visa Credit Card or Visa Signature® Credit Card to avoid the ISA charge.</i> | |
| Safe Deposit Box Charges | |
| Annual Safe Deposit Box Rental | |
| 3x5x24 | \$30.00 |
| 5x5x24 ⁵ | \$35.00 |
| 3x10x24 | \$40.00 |
| 5x10x24 | \$60.00 |
| 10x10x24 | \$120.00 |
| 10x15x24 ⁶ | \$200.00 |
| Safe Deposit Box Drilling | Starting at \$280.00 |
| Safe Deposit Box Replacement Key | \$35.00 |
| Wire Transfer Changes | |
| Incoming Domestic Wire Transfer | No Charge |
| Incoming International Wire Transfer | No Charge |
| Outgoing Domestic Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the domestic wire transfer charge.</i> | \$25.00 |
| Outgoing International Wire Transfer <i>Use a personal check, debit card, ACH, or online bill payment to avoid the international wire transfer charge.</i> | \$50.00 |

Key:

Service Charge for New Product or Service

New or Updated Service Charge

Service Charge Increased

Service Charge Decreased

FURTHER ASSISTANCE

We understand the upcoming changes can be confusing, and we are here to assist you. If you have questions, please contact us using any of the various contact methods listed below.

We welcome you as a valued member of MSUFCU and look forward to the opportunity to provide you with superior service and help you reach your financial goals.

If you would like to change the MSUFCU account you are being converted into or would like to add any additional accounts, you can stop into any MSUFCU branch after **May 1, 2025**, and a specialist will assist you.



Call us at our Illinois phone line, 312-270-0204.

This special phone line is best for specific questions regarding account conversion to MSUFCU or your local McHenry County, IL branches. This phone line is managed by our dedicated Call Center staff, not by local branch employees.



Call us at our primary toll-free phone line, 800-678-4968.

This phone line will allow you to speak with our Call Center staff and is best for general questions about membership, accounts, statements, and more.

Call Center Hours:

Mon - Fri: 7:00 a.m. - 8:00 p.m. CT
Saturday: 8:00 a.m. - 4:00 p.m. CT
Sunday: Closed

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. Through TransPerfect, MSUFCU can offer over-the-phone interpretation services in more than 170 languages.



Stop by your local MSUFCU branch.

We have five branches conveniently placed in Northern Illinois to serve you. Visit our website at msufcu.org/locations to find your nearest branch or consult our branch listings section on pages 18-21 of this conversion guide.

Branch and Drive-Up Hours:

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



Visit our website at msufcu.org/mchenrysavings.

View information on the account conversion timeline, including previously mailed resources.



Speak to an MSUFCU representative using Video Chat.

Visit our website at msufcu.org/contact to have secure, face-to-face video chat conversations from the comfort of your own home with an MSUFCU representative.

Video Chat Hours:

Mon - Thurs: 8:00 a.m. - 4:30 p.m. CT
Friday: 8:00 a.m. - 5:00 p.m. CT
Saturday: 8:00 a.m. - 2:00 p.m. CT
Sunday: Closed



Chat with our Virtual Assistant - Fran!

Visit our website at msufcu.org to message our 24/7 virtual assistant who can answer questions and connect you with an MSUFCU representative if needed.



Send a secure message via ComputerLine or the MSUFCU Mobile app.

MSUFCU members can log in to their account via ComputerLine or our mobile app to send a message via the MSUFCU Message Center. Once logged in, select 'Messages' from the top menu. Nonmembers, however, can send us a secure message via our msufcu.org/contact/message_center.



You may also mail any payments or documents to MSUFCU using the following address:

MSU Federal Credit Union
P.O. Box 1208
East Lansing, MI 48826-1208

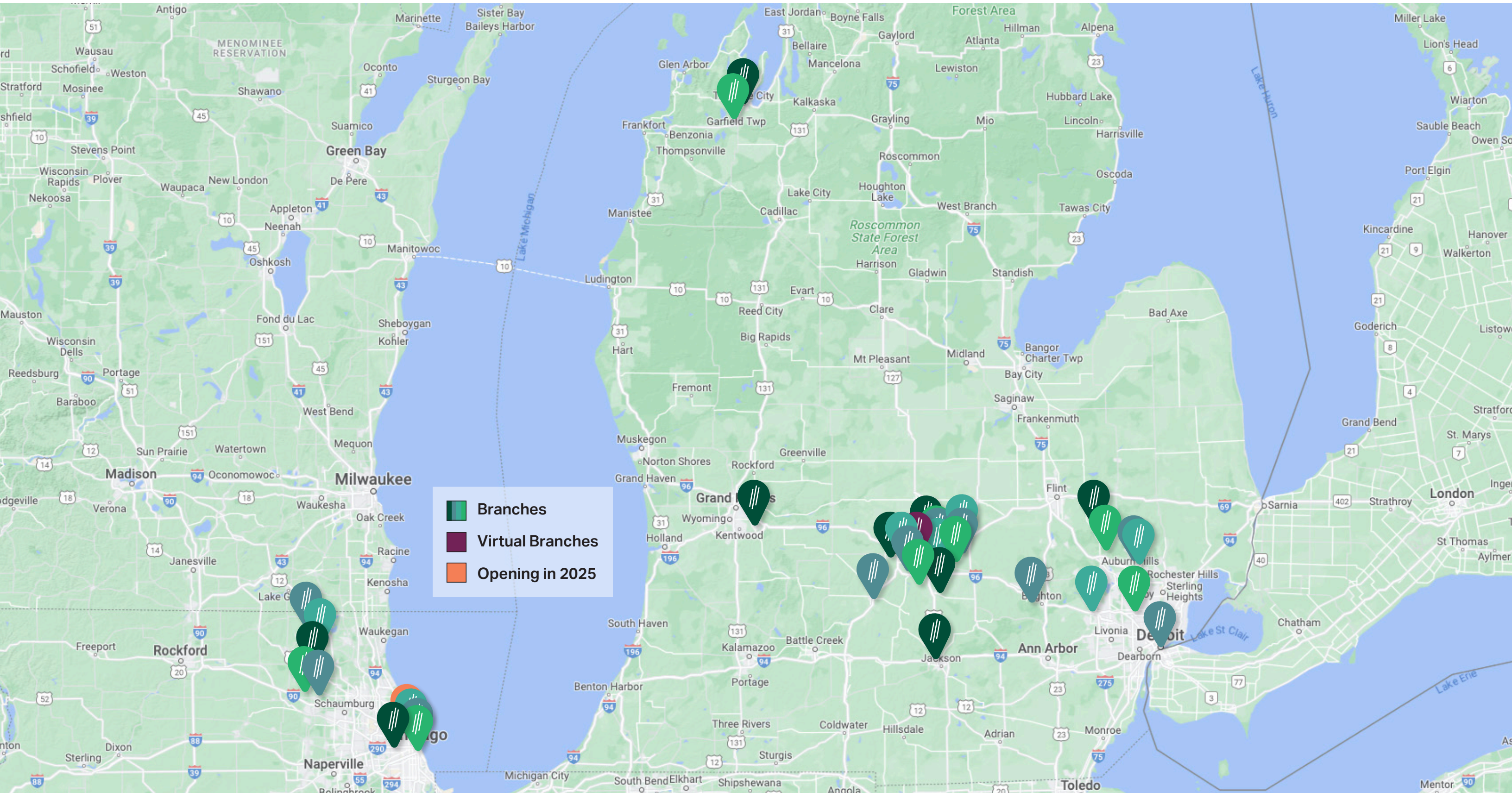


Express mail deliveries should be sent to:

MSU Federal Credit Union
3777 West Road
East Lansing, MI 48823

OUR BRANCHES

Visit our website at msufcu.org/mchenrysavings for more details about each of our 35 branches including drive-up hours, ATMs, safe deposit box availability, and more.



NORTHERN ILLINOIS

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

CHICAGO

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

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

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

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

Opening in 2025
Lincoln Ave. Branch
2727 N. Lincoln Ave.
Chicago, Illinois 60614

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

Sparrow Virtual Branch
1215 E. Michigan Ave., Ste. B-1
Lansing, MI 48912

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

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

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

Novi Branch
43420 Grand River Ave.
Novi, MI 481375

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

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



800-678-4968 | msufcu.org/mchenrysavings

*Staying connected is easy!
Follow **@msufcu** to receive the latest updates.*



**Scan the QR code to watch
a brief welcome video!**

<https://qrs.ly/7lgmtdl>



Equal Housing Opportunity  Federally insured by NCUA