



March 25, 2025

Name
Address
City, State ZIP

Dear Name,

Base Account Number: Account Number

Your MSB account(s) will be officially converted to MSU Federal Credit Union (MSUFCU) on **May 1, 2025**.

Understanding Your MSUFCU Account Number Structure

Your new, seven-digit MSUFCU base account number is printed above. Please keep this letter for reference, as you will need this number for online banking, direct deposit, and loan payments. If you currently have accounts with different ownership types (e.g., personal, joint), you will receive a separate letter for each respective base account number.

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

Below, you'll find your Spartan Saver Share ID and your full Spartan Saver account number (Base Account Number + 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 Spartan Saver Share ID: Share ID

Your Spartan Saver Account Number: Spartan Saver Account Number

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.

Direct Deposits and Automatic Withdrawals

To update or set up direct deposit or loan payments, be sure to include both your base account number and the correct Share ID or Loan ID. This ensures your funds are deposited correctly, or your payments are applied to the right account. Please make any direct deposit changes **after May 1, 2025**.

Any existing direct deposits, or automatic withdrawals from your MSB accounts, will remain intact through **May 1, 2025**. **No action on your part is required at this time.**

For further assistance, you may call us at 312-270-0204 or 800-678-4968. When prompted, please say 'direct deposit' to be directed to a live representative.

Getting Started With Your Account

Beginning May 1, 2025, you'll have full access to your account through:

- **Online Banking (ComputerLine®)** — Log in using your base account number and the temporary password sent in a separate letter.
- **MSUFCU Mobile App** — Manage your accounts, deposit checks, and transfer funds anytime.
- **New MSUFCU Visa Debit Card** — If you have an MSB debit card, your replacement MSUFCU Visa Debit Card will arrive before May 1, 2025. Please activate and begin using it only on or after May 1, 2025.

Enclosed with this letter, you will also find a **Beneficiary Form** (not required for trust accounts) and **Direct Deposit Instructions** for your reference. As a reminder, please wait until **after May 1, 2025**, to make any changes to direct deposit or automatic withdrawals. This will help ensure a smooth transition.

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



Base Account Number: Account Number
Spartan Saver Share ID: Share ID

Dear Name,

As a new member of MSU Federal Credit Union (MSUFCU), you'll find the instructions you need in this letter to set up your direct deposit seamlessly. To ensure a smooth transition, please wait to set up or make changes to existing direct deposits or automatic withdrawals until **after May 1, 2025.**

After account conversion, your existing direct deposits and automatic withdrawals will continue to process without interruption. **However, we ask that you update them with your new MSUFCU account and routing numbers within the next six months after conversion to ensure a seamless transition.**

At a credit union, each of your accounts will have a seven-digit base account number with a two-digit Share ID number, both of which you will need in order to update your direct deposit details.

MSUFCU Direct Deposit Instructions

1

Include the **MSUFCU routing number (272479663).**

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. Additional Share IDs (e.g., Checking) will be available on **May 1, 2025.***
- *Your Spartan Saver Share ID number is also listed above for your reference.*

For further support, please contact us at 312-270-0204 or 800-678-4968. When prompted, say 'direct deposit' and you will be directed to a live representative. You may also visit msufcu.org or stop by one of our branches.

Sincerely,
MSU Federal Credit Union