



Dear <Name>,

On November 14, 2023, a merger between Gabriels Community Credit Union (GCCU) and MSU Federal Credit Union (MSUFCU) was announced. Today, I am pleased to inform you that we have successfully received regulatory approval for the merger from the Michigan Department of Insurance and Financial Services and the National Credit Union Administration. It is my honor to extend a warm welcome to you as a valued new MSUFCU member.

Over the coming weeks, our dedicated team will work diligently to ensure your seamless transition to MSUFCU. We aim to provide all the information and assistance you may need during this process.

**We plan to fully transition your GCCU accounts to MSUFCU in early 2024.** We will continue to keep you informed about this process and notify you of the official conversion date in the coming weeks.

### What to Expect

**Communication** — We will keep you well informed through every step of this transition. You can expect to receive regular updates regarding the merger process and what it means for you.

**Account Access** — Your GCCU accounts remain fully accessible, and there is no immediate action required on your part. In the coming weeks, you will receive a comprehensive merger guide detailing any account changes that will take place.

**Enhanced Services** — As a member of MSUFCU, you will gain access to an expanded range of financial products and services. This includes digital banking tools, additional branches, and a broader array of loan and savings options.

**Community Commitment** — MSUFCU shares your values of community dedication, exceptional member service, and financial empowerment. Together, we will strengthen our commitment to serving our communities.

**Dedicated Support** — If you have any questions or concerns during this process, our team is here to assist. Please reach out to us at 517-333-2424. More information is also available to you at [msufcu.org/gccu](https://msufcu.org/gccu).

We are truly excited about the journey ahead and the opportunity to better serve you. We are confident this merger will provide you with enhanced opportunities to achieve your financial goals and dreams.

Sincerely,

**April M. Clobes**

President & CEO | MSU Federal Credit Union



## Branch Questions

**Will there be special branch hours or service interruptions during the conversion?**

In order to conduct all necessary activities involved with converting accounts from GCCU to MSUFCU, there may be branch closures during the conversion period, planned for early 2024. Online and mobile banking may be unavailable during certain periods as well. We will keep you informed on the specifics of these service interruptions in the coming weeks.

**Where can I find information on MSUFCU branch locations?**

To find the MSUFCU branch nearest you, visit [msufcu.org/locations](https://msufcu.org/locations).



**517-333-2424 | [msufcu.org/gccu](https://msufcu.org/gccu)**

Staying connected is easy!

Follow [@msufcu](https://twitter.com/msufcu) to receive the latest updates.



## FAQs and Important Merger Information





## About MSUFCU

MSU Federal Credit Union (MSUFCU) is a financial institution headquartered in East Lansing, Michigan. It was originally founded to serve the Michigan State University community including students, faculty, staff, alumni, and their families.

Since 1937, MSUFCU has grown to serve over 350,000 members, with 23 branches and an additional seven in construction. MSUFCU has \$7.61 billion in assets and more than 1,200 employees.

Learn more about MSUFCU at [msufcu.org](https://msufcu.org).

## Account Conversion Questions

### When do I officially become an MSUFCU member?

Gabriels Community Credit Union (GCCU) members will officially become MSUFCU members in January 2024. We will keep you informed about this process over the coming weeks.

### When will the account conversion occur?

We plan to fully transition your GCCU accounts to MSUFCU in early 2024. At that time, you can begin using the expanded services MSUFCU offers!

A comprehensive merger information guide will be mailed to you with all the information you will need. Your GCCU accounts remain fully accessible and there is no immediate action required on your part until account conversion. You can continue to use your accounts as you always have.

## Account Questions

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

Your new MSUFCU account(s) have been carefully selected to closely match your current GCCU account(s). In some cases, your new account may have different features, which we will communicate to you.

### Will my account number change?

It is likely that your deposit and loan account numbers will change upon conversion. We will notify you of all changes and can help assist with updating any direct deposit or ACH items as needed.

Your new routing/transit number for MSUFCU will be 272479663. Your current GCCU routing number will continue to work for any ACH or wire transfer transaction received for your account until conversion.

### Will my business account(s) be affected by the account conversion?

In the coming weeks, MSUFCU will send comprehensive information to all GCCU business account holders about the planned conversion of their accounts and any adjustments that may affect them.

## Product & Services Questions

### Will I get a new debit card?

You will receive a new MSUFCU VISA Debit Card to replace your existing GCCU debit card. You can begin using your new card after the official conversion date.

### Will I need to get new checks?

For a short time following conversion, MSUFCU will continue to process any GCCU checks written prior to account conversion or that are outstanding. You will need to order new MSUFCU checks. After conversion, any new checks ordered through your MSUFCU branch will be automatically adjusted to MSUFCU's routing number. If you order checks through another service provider, please use the MSUFCU routing number: 272479663.

### What will happen to my NCUA insurance if I previously had deposits at MSUFCU and GCCU?

When an insured credit union assumes the deposits of another insured credit union, the assumed deposits are separately insured from the deposits at the assuming credit union for at least six months after the assumption. This grace period gives depositors the opportunity to restructure their accounts if necessary.

### Who do I contact with questions?

Call, stop by any GCCU or MSUFCU branch, or chat with us online at [msufcu.org](https://msufcu.org).

Many of the familiar faces you have worked with in the past will continue to be here to help serve you.

