



**Notice of Name Change and Other Changes Related to the Acquisition of Gold Coast Bank by Michigan State University Federal Credit Union**

We are pleased to announce the acquisition of Gold Coast Bank by Michigan State University Federal Credit Union ("Credit Union") through the purchase and assumption of the assets and liabilities of Gold Coast Bank effective May 1, 2026.

As a result of this change, all references to Gold Coast Bank mean Michigan State University Federal Credit Union as of May 1, 2026. Various other references will change as a result. The chart below outlines these key changes by identifying Former Terms and their corresponding New Terms. This notice explains that any Former Term used in any notice, account or loan statement, disclosure, agreement, or other legal document you receive on or after May 1, 2026 now means the New Term.

<b>Topic</b>	<b>Former Term Effective before May 1, 2026</b>	<b>New Term Effective as of May 1, 2026</b>
Name of the Financial Institution <sup>1</sup>	Gold Coast Bank, GCB, or Bank	Michigan State University Federal Credit Union
Persons We Serve <sup>2</sup>	Customers	Members or Account Owners
Deposit Insurance Coverage <sup>3</sup>	FDIC Insured	NCUA Insured
Earnings on Your Funds on Deposit <sup>4</sup>	Interest	Dividends

<sup>1</sup>Any references to Gold Coast Bank (including Gold Coast Bank, GCB, or Bank) now mean Michigan State University Federal Credit Union.

<sup>2</sup>Any references to customer now mean member or account owner. A member is a person who satisfies the requirements for membership with the Credit Union, including the opening and maintenance of at least one membership share in a savings account.

<sup>3</sup>All deposits previously held at Gold Coast Bank were transferred to the Credit Union as of [Month] 1, 2026. All share and deposit accounts at the Credit Union are Federally insured by the National Credit Union Administration ("NCUA") and not by the Federal Deposit Insurance Corporation ("FDIC"). Through this change, your funds on deposit continue to be Federally insured up to \$250,000 for each account category through the NCUA.

<sup>4</sup>The earnings paid to you on funds on deposit with Gold Coast Bank were interest. The earnings paid to you on funds on deposit with the Credit Union are dividends because each Credit Union member owns a share in the Credit Union.

If you have any questions about the information provided in this notice, please contact us by phone at 312-587-3200, by mail at 1165 N. Clark Street, Suite 200, Chicago, IL 60610, or by visiting any Credit Union branch location listed at [msufcu.org/locations](https://msufcu.org/locations), including nearby Chicago branches at 101 W Division Street and 155 N Clark Street.

We are committed to your financial well-being and to providing superior service, convenience, and community support. Thank you for your continued trust and confidence.

Sincerely,  
**Michigan State University Federal Credit Union**