MSU FEDERAL CREDIT UNION

Building Dreams Together

MSUFCU PERSONAL ACCOUNT CONVERSION GUIDE

Dear <Name>,

Your account conversion from Gold Coast Bank (GCB) to MSU Federal Credit Union (MSUFCU) is almost here. This mailing contains your **Personal Account Conversion Guide,** which provides the information you need to prepare for your September 12, 2026, account conversion and the days that follow.

Please review this guide before account conversion weekend and keep it available for reference during your account conversion. It includes important dates, instructions for accessing your accounts, information about new services, and answers to frequently asked questions.

Important Dates

Thursday, September 10, 2026

- The last day GCB Online Bill Pay services will be available until **3:00 p.m. CT.**

Friday, September 11, 2026

- The Gold Coast Office located at 1165 N. Clark Street, Chicago, IL, will close at **5:00 p.m. CT on September 11, 2026. Beginning September 12, 2026**, please visit our Division Street Branch, located at 101 W. Division Street, Chicago, IL, or any MSUFCU branch listed at **msufcu.org/locations** for in-person service.
- GCB online and mobile banking access will transition to view-only access beginning at **4:00 p.m. CT.** Transactional functionality will no longer be available.
- ACH connectivity will be disabled at **4:30 p.m. CT.**

Before Saturday, September 12, 2026

- Your new MSUFCU base account number is included in this mailing and will serve as your temporary username for your initial ComputerLine® login for online banking.
- You will receive a separate mailing containing your temporary 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.
- If applicable, you will receive your new MSUFCU Visa Debit/ATM Card to replace your existing GCB card(s). **You may activate your new card on or after September 12, 2026.**

Saturday, September 12, 2026

- Your new MSUFCU account(s) will be available and can be found online through ComputerLine or the MSUFCU Mobile App. 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 September 12, 2026,** Home Equity Loan, Home Equity Line of Credit, and non-residential consumer loan payments may be remitted through ComputerLine, the MSUFCU Mobile App, or by telephone (800-678-4968). To make a payment by telephone, simply tell Fran, our 24/7 virtual assistant, that you would like to make a loan payment when prompted.
- Mortgage payments due **on or after September 12, 2026,** that are made by mail should be sent to P.O. Box 2505, East Lansing, MI 48826.

Sunday, September 13, 2026

- **Beginning September 13, 2026,** mortgage payments may be made through ComputerLine or the MSUFCU Mobile App.

Monday, September 14, 2026

- **Beginning September 14, 2026,** mortgage payments may be made by telephone (800-678-4968) or at any MSUFCU branch location listed at msufcu.org/locations.
- The last day you may use your GCB debit card(s) to make transactions.

Beginning October 2026

- Final GCB statements will be mailed by the **first week of October 2026**.

Preparing for Account Conversion Weekend

To help ensure a smooth transition:

- Please continue using your current GCB accounts, debit card (if applicable), and online banking through **September 11, 2026**. Your GCB debit card may continue to be used through **September 14, 2026**.
- If you receive a new MSUFCU Visa Debit Card, **do not activate it until after your account conversion is complete on September 12, 2026.** We encourage you to begin using your new debit card as soon as practical after your account conversion is complete.
- Keep your new MSUFCU base account number included in this mailing, along with the temporary online banking information you will receive in a separate mailing, in a secure and convenient location.
- If you need to update the account information associated with a direct deposit or automatic withdrawal because of your account conversion, please wait until **on or after September 12, 2026,** to do so.

Need Additional Guidance?

Throughout August and early September, **we're offering live System Conversion Conversations** to help you prepare for your account conversion. During these one hour virtual informational sessions, we'll explain what to expect during system conversion weekend, demonstrate key MSUFCU services, answer frequently asked questions, and provide an opportunity to ask questions before your accounts convert.

If you haven't already registered — or if you'd like to receive an email containing a link to a recorded session — please visit **msufcu.org/GCBconversations.**

Seamless Transition on Conversion Day

We know how important it is to keep your finances on track. Rest assured, that **beginning September 12, 2026,** your **direct deposits, automatic withdrawals and deposits (ACH), and most other recurring transactions will continue processing as usual.**

Please note that **GCB Online Bill Payment and recurring GCB debit card transactions will not carry over to MSUFCU.** Please review pages 7 through 11 in the enclosed Personal Account Conversion Guide for information about updating applicable recurring transactions and the available options for electronically transferring money.

If you need to update payment information with merchants because of the account conversion and new debit card, please do so on or after September 12, 2026. Until then, you can continue banking with confidence knowing your existing transactions will continue processing normally.

If you have questions before, during, or after your account conversion, please visit **msufcu.org/GoldCoast** for account conversion information or to chat with Fran, our 24/7 virtual assistant, for answers to common questions. You may also call us at **312-270-0204** or **800-678-4968** to speak with Fran by phone. If additional assistance is needed, Fran can connect you with a live agent during Live Chat hours or with a specialist during Call Center hours. You may also visit any MSUFCU branch listed at **msufcu.org/locations**. See the Further Assistance section of the enclosed Personal Account Conversion Guide for contact options and hours.

Beginning September 12, 2026, your phone calls will be answered by our dedicated MSUFCU Call Center. When you call, you'll first speak with Fran, our 24/7 virtual assistant, who can answer common questions. If additional assistance is needed, Fran will connect you with a specialist. Our friendly and knowledgeable Call Center staff — who are MSUFCU employees, not a third-party call center — are ready to answer your questions and help make your transition a smooth and successful experience. If additional assistance is needed, Fran will connect you with a specialist. Our Call Center is available Monday through Friday from 7:00 a.m. to 8:00 p.m. CT and Saturdays from 8:00 a.m. to 4:00 p.m. CT. With expanded service hours, we're here to help at times that work best for you.

You can also video chat with a MSUFCU representative to discuss your questions or needs. Visit **msufcu.org/contact** to start a secure video chat during available hours.

We look forward to continuing to serve you and help you achieve your financial goals and dreams.

Sincerely,
MSU Federal Credit Union

Personal Account Conversion Guide

Gold Coast Bank Customers

Welcome to MSU Federal Credit Union

msufcu®
MSU FEDERAL CREDIT UNION

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SEAMLESS TRANSITION ON CONVERSION DAY

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Please note that GCB Online Bill Payment and recurring GCB debit card transactions will not carry over to MSUFCU. Please review pages 7 through 11 for information about updating applicable recurring transactions and the available options for electronically transferring money.

If you need to update payment information because of your account conversion, please do so on or after September 12, 2026. Until then, you can continue banking with confidence knowing your existing transactions will continue processing normally for a period of time after conversion.

WE ARE HERE TO HELP!

If you have questions before, during, or after your account conversion, please visit **msufcu.org/GoldCoast** for account conversion information or to chat with **Fran, our 24/7 virtual assistant,** for answers to common questions. You may also call us at **312-270-0204** or **800-678-4968** to speak with Fran by phone. If additional assistance is needed, Fran can connect you with a live agent during Live Chat hours or with a specialist during Call Center hours. You may also visit any MSUFCU branch listed at **msufcu.org/locations.** See the **Further Assistance** section later in this guide for contact options and hours.

Beginning September 12, 2026, your phone calls will be answered by our dedicated MSUFCU Call Center. When you call, you'll first speak with Fran, our 24/7 virtual assistant, who can answer common questions. If additional assistance is needed, Fran will connect you with a specialist. Our friendly and knowledgeable Call Center staff — who are MSUFCU employees, not a third-party call center — are ready to answer your questions and help make your transition a smooth and successful experience. If additional assistance is needed, Fran will connect you with a specialist. Our Call Center is available **Monday through Friday from 7:00 a.m. to 8:00 p.m. CT and Saturdays from 8:00 a.m. to 4:00 p.m. CT.** With expanded service hours, we're here to help at times that work best for you.

You can also video chat with a MSUFCU representative to discuss your questions or needs. Visit our website at **msufcu.org/contact** to start a secure video chat during available hours. We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.

IMPORTANT DATES

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Before Saturday, September 12, 2026

- Your new MSUFCU base account number is included in this mailing and will serve as your temporary username for your initial ComputerLine® login for online banking.
- You will receive a separate mailing containing your temporary 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.
- If applicable, you will receive your new MSUFCU Visa Debit/ATM Card to replace your existing GCB card(s). **You may activate your new card on or after September 12, 2026.**

Saturday, September 12, 2026

- Your new MSUFCU account(s) will be available and can be found online through ComputerLine or the MSUFCU Mobile App. Online Bill Payment may be set up and you may begin using your new MSUFCU Visa Debit/ATM Card upon activation. If you are not opted-in to membership, you will have limited account access once the conversion is completed.
- 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 September 12, 2026,** Home Equity Loan, Home Equity Line of Credit, and non-residential consumer loan payments may be remitted through ComputerLine, the MSUFCU Mobile App, or by telephone (800-678-4968). To make a payment by telephone, simply tell Fran, our 24/7 virtual assistant, that you would like to make a loan payment when prompted.
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- The last day you may use your GCB debit card(s) to make transactions.

Beginning October 2026

- Final GCB statements will be mailed by the **first week of October 2026**.

WELCOME TO MSUFCU

We are thrilled to welcome you to MSU Federal Credit Union (MSUFCU)! Like Gold Coast Bank (GCB), 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 390,000 members, with over 35 branches, $8.87 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 branch locations, 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 immediately if you receive a suspicious call, email, or text message from someone claiming to be from MSUFCU. To learn more about recognizing and avoiding fraud, visit msufcu.org/securitycenter.*

Included in This Booklet

To help make this transition a smooth and successful experience, this booklet provides an overview of what to expect as your accounts are converted from GCB to MSUFCU. It includes important dates, product information, answers to frequently asked questions, and key details about the account conversion process. **Please review this information carefully and keep this guide for future reference.**

If you have any questions, please call us at **312-270-0204** or **800-678-4968,** visit any MSUFCU branch location listed at **msufcu.org/locations,** or visit **msufcu.org/goldcoast** for additional information about the transition.

FREQUENTLY ASKED QUESTIONS (FAQS)

As your GCB accounts and other products are transferred to MSUFCU, we remain committed to providing personalized service and helping you achieve your financial goals and dreams.

GENERAL FAQs

When will my GCB accounts be converted to MSUFCU accounts?

All GCB accounts will officially convert to MSUFCU accounts on **September 12, 2026.**

Where can I visit for in-person account assistance?

Beginning **September 12, 2026,** you may visit any MSUFCU branch for in-person service. If you previously visited the Gold Coast Office, our nearby Division Street Branch, located at 101 W. Division Street, Chicago, IL, is just across the street and ready to assist you. You will also have access to our other MSUFCU branch locations throughout Chicago and Northern Illinois area as part of our growing 36-branch network.

To find the branch most convenient for you, visit **msufcu.org/locations** or consult our branch listings on pages 22-25 of this 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 **September 12, 2026,** your new routing number for consumer accounts will be **272479663.** For six months following account conversion, your previous GCB routing number will continue to process any ACH transactions or wire transfers sent to your account.

Visa Debit and ATM Cards

If applicable, you will receive your new MSUFCU Visa Debit/ATM Card before **September 12, 2026,** to replace your existing GCB card(s). You may activate and begin using your new card on or after September 12, 2026. **You cannot activate your new card before September 12, 2026.**

Checks

For six months following account conversion, MSUFCU will continue processing any GCB checks written before your account conversion or that are outstanding. You will need to order new MSUFCU checks. We will notify you separately before we stop accepting GCB checks.

After conversion, any new checks ordered through your MSUFCU branch will automatically include your new routing number and account information.

If you order checks through another provider, please use:

- **MSUFCU routing number:** 272479663
- **Your new account number:** Base account number + Share ID

Please note that members age 55 or older qualify for one free box of checks per calendar year for one checking account. To receive your first order of MSUFCU checks at no cost, please place your order through an MSUFCU employee at a branch, by phone, or through our Live Chat or Video Chat services available at **msufcu.org/contact.** While future check orders may be placed online at no cost, placing your first online order will incur a fee.

ACTION STEP

Order checks for your personal account by logging into ComputerLine, selecting **'Manage'** from the top menu, and then selecting **'Order Checks.'** You may also call us, visit any MSUFCU branch, or start a Live Chat or Video Chat to order 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 United States Government. For more information about share insurance coverage, visit the NCUA's website at ncua.gov.

ACCOUNT CONVERSION FAQs

What is account conversion?

Account conversion is the process of transferring your former GCB accounts and related services to MSUFCU systems, products, and services. This conversion will occur on **September 12, 2026.**

What should I know to prepare for account conversion?

Branch Access: The Gold Coast Office at 1165 N. Clark Street, Chicago, IL, will close at **5:00 p.m. CT on September 11, 2026.** Beginning **September 12, 2026,** you may visit any MSUFCU branch for in-person service. If you previously visited the Gold Coast Office, our nearby Division Street Branch, located at 101 W. Division Street, Chicago, IL, is just across the street and ready to assist you. Please visit msufcu.org/locations or see pages 22-25 of this guide for a complete list of branch locations.

Debit Card and ATM Card: You may continue using your GCB debit/ATM card through **September 14, 2026.** Your new MSUFCU Visa Debit/ATM Card will be mailed to you before September 12, 2026. You may activate and begin using it on or after September 12, 2026. **You cannot activate your new card before September 12, 2026.**

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

Online/Mobile Banking and Bill Pay: Access to your GCB online and mobile banking will transition to view-only access beginning at **4:00 p.m. CT on September 11, 2026.** Transactional functionality will no longer be available. Beginning **September 12, 2026,** you will be able to access your accounts through ComputerLine (MSUFCU's digital banking platform), the MSUFCU Mobile App, and Online Bill Payment. Please see the Online/Mobile Banking section of this guide for first-time login instructions.

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

We've selected the MSUFCU account(s) that most closely matches your current GCB account(s). In some cases, your new account(s) may have different features, which are outlined throughout this guide and in the Change in Terms Notice that was mailed to you.

If you'd like to explore other account choices, we'll be happy to review your options and help you change account types after **September 12, 2026.**

What will my new account number and routing number be?

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

Your new seven-digit base account number is included in the Account Number Letter contained in this mailing. That letter also includes your new Spartan Saver account Share ID. Additional Share IDs and Loan IDs associated with your base account number will be created at the time of conversion and will be available beginning September 12, 2026, through ComputerLine and the MSUFCU Mobile App. If you have different ownership types for existing accounts, you will receive multiple letters with the associated base account number.

Your new routing/transit number with MSUFCU is **272479663.** For six months following account conversion, your previous GCB routing number will continue to process any ACH transactions or wire transfers sent to your account.

MSUFCU has also authorized the Federal Reserve to notify companies that originate direct deposits or automatic withdrawals of the routing number change. **This notification applies only to your routing number, not your account number.** You'll still need to update your account number directly with those companies on or after **September 12, 2026.** Those companies may also contact you to confirm the routing number change.

Beginning September 12, 2026, you'll be able to view your base account number under **'My Profile'** in ComputerLine and the MSUFCU Mobile App. Your Share IDs (and Loan IDs, if applicable) will be available on the **'Accounts'** page. If you need assistance locating your account information, please call us at 312-270-0204 or 800-678-4968. When speaking with Fran, our 24/7 virtual assistant, let her know you need help locating your account information. If additional assistance is needed, Fran will connect you with a specialist during Call Center hours. You may also visit any MSUFCU branch location or start a Live Chat or Video Chat with a team member at msufcu.org/contact. MoneyLine's automated phone system may also be used to obtain your Share IDs and Loan IDs, but not your base account number.

If you need to update direct deposits, automatic withdrawals, ACH transactions, or wire instructions because of your account conversion, please do so on or after September 12, 2026, using your new account number (seven-digit base account number + two-digit Share ID) and routing number.

ACTION STEP

Beginning **September 12, 2026,** notify any companies that originate direct deposits, automatic withdrawals, ACH transactions, or wire transfers for your account of your new account number and routing number.

ACCOUNT CONVERSION INFORMATION

Online Banking

ComputerLine (MSUFCU's online banking platform), Online Bill Payment, and eStatement services make it easy to manage your accounts, whether you're at home or on the go.

If you currently have accounts with different ownership types (for example, personal and joint), **each account will be assigned its own base account number.** If you have multiple MSUFCU base account numbers, **each will have its own separate online banking profile** and temporary login credentials for your initial login.

For example:

If John Smith has accounts that he owns individually and also has accounts that he owns jointly with Mary Smith, he will receive two separate base account numbers, each with its own online banking profile and temporary login credentials.

Accounts Owned Individually (John Smith)	Accounts Owned Jointly (John Smith & Mary Smith)
Base Account Number: 1234567	**Base Account Number: 7654321**
Spartan Saver: Share ID 00	Spartan Saver: Share ID 00
Classic Checking: Share ID 80	Classic Checking: Share ID 80
Certificate: Share ID C1	Auto Loan: Loan ID 21
Auto Loan: Loan ID 21	Home Equity Line of Credit: Loan ID 40
Online Banking Profile: Its own online banking profile with separate login credentials.	**Online Banking Profile:** Its own online banking profile with separate login credentials.

Because these accounts have different ownership types, John will receive two Account Number Letters. Each base account number will have its own online banking profile and separate login credentials.

Important Notes About the Online Banking Conversion:

- Access to GCB's online banking platform will transition to view-only access beginning at **4:00 p.m. CT on September 11, 2026.** Transactional functionality will no longer be available.
- **Beginning September 12, 2026,** you will be able to access your accounts through ComputerLine, our online banking platform, at **msufcu.org.**

- **Your new MSUFCU base account number is included in the Account Number Letter contained in this mailing and will serve as your temporary username for your initial ComputerLine login.** You will also receive a separate mailing containing your temporary ComputerLine password. The first time you login, you will be prompted to create a new username and password for future logins.
- Joint account owners who wish to establish their own online banking access should contact us using one of the options available at msufcu.org/contact or in the Further Assistance section later in this guide. 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 each share and loan. **Please note that all existing account owners will remain on the same accounts and loans following account conversion.**
- During your initial login, you will be asked to accept MSUFCU's digital banking agreement and online bill pay disclosure. You will also be prompted to establish your electronic correspondence preferences.
- After you establish your online banking access, you may download the MSUFCU Mobile App from the App Store or Google Play Store and begin to use that app to access and manage your account.
- **Your GCB account history will not transfer or appear in your new MSUFCU account.** Please save your GCB statements for ease of access. Historical GCB statements will remain available upon request.

ACTION STEP

Before September 12, 2026, download or save screenshots of your GCB electronic statements or any other online banking information you wish to retain.

ACTION STEP

Log in to ComputerLine beginning **September 12, 2026,** create your new username and password, and then download the MSUFCU Mobile App from the App Store or Google Play Store to access and manage your accounts on the go.

First-Time ComputerLine Login Directions:

1. Before **September 12, 2026,** record your account balances and any other account information you would like to compare after your account conversion. Visit **msufcu.org.**
2. Select **'Sign In'** in the top navigation bar.
3. Enter your MSUFCU base account number as your temporary username. Then enter the temporary ComputerLine password that will be mailed to you before **September 12, 2026.**
4. Create your new username and password.
5. Review your account information, balances, and recent transactions to confirm your accounts converted correctly. If you have questions or notice information that appears incorrect, we're here to help. Please call us at **312-270-0204** or **800-678-4968**, or contact us using any of the other methods described in the Further Assistance section later in this guide at **msufcu.org/contact**.

ACTION STEP

Verify your online accounts, balances, and account information after conversion to ensure everything transferred correctly.

Mobile Banking

The GCB Mobile App will no longer be available beginning **September 11, 2026, at 7:00 p.m. CT.** Beginning **September 12, 2026,** you may access your accounts using the MSUFCU Mobile App.

ACTION STEP

Download the MSUFCU Mobile App on or after **September 12, 2026.** Log in using your MSUFCU username and ComputerLine password, then delete the GCB Mobile App once you've confirmed your new access is working properly.

Bill Pay

GCB online Bill Pay services will end **September 10, 2026, at 3:00 p.m. CT.** After that time, you won't be able to create new bill payments in the GCB Bill Pay system, and any payments scheduled to process after that deadline will not be processed.

Beginning **September 12, 2026,** you may establish Online Bill Payment through ComputerLine.

Your existing GCB Bill Payment payees and scheduled payments will not transfer to MSUFCU. You will need to re-enter your payees and establish any recurring or future payments in ComputerLine or the MSUFCU Mobile App on or after September 12, 2026.

ACTION STEP

Before September 12, 2026, save or print your GCB Bill Pay payee list and any scheduled payment information that you'll need to recreate after conversion.

Printed Statements and eStatements

Your final statement from GCB will be sent out during the first week of October. For statement history before September 12, 2026, contact our Call Center at **800-678-4968** to request copies.

If you currently receive electronic statements (eStatements) from GCB or would like to begin receiving electronic statements, you will need to enroll again through ComputerLine or the MSUFCU Mobile App to continue receiving eStatements and consent to eSign to receive electronic mailings from MSUFCU. Your previous GCB eStatements will not transfer to MSUFCU. Because they will no longer be available for online viewing, you may wish to download or print them before **September 12, 2026,** for your records.

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

If you have checking accounts or loans, you will receive monthly statements. These statements will include activity for any savings accounts, 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 your savings accounts, including any Certificates, IRAs, CESAs, and money market account(s). However, if activity occurs during a month (such as a branch transaction, ATM transaction, ACH transaction, or a MoneyLine transaction), you will receive a statement for that month instead.

If your account becomes dormant, you will receive statements quarterly. Your account is considered dormant if you do not have owner initiated activity on your account for 18 months.

ACTION STEP

Enroll in eStatements through ComputerLine by selecting the **'Manage'** icon, or through the MSUFCU 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 allows you to check balances, transfer funds, make loan payments, locate Share IDs and Loan IDs, and complete other self-service transactions. This program is available 24/7.

You'll receive your temporary MoneyLine personal access code in a separate mailing before **September 12, 2026.** The first time you sign in, you will be prompted to create a new four-digit personal access code.

Debit and ATM Cards

If you have a GCB debit/ATM card, you may continue using that card through **September 14, 2026.** Your new MSUFCU Visa Debit/ATM Card will be mailed to you before **September 12, 2026.** You cannot activate your new card before **September 12, 2026.**

ACTION STEP

On or after September 12, 2026, activate your new MSUFCU Visa Debit/ATM card and select your Personal Identification Number (PIN) by calling the number located on the card carrier and activation sticker.

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

ACTION STEP

On or after September 12, 2026, update any merchants or service providers with recurring payments charged to your GCB debit/ATM card with your new MSUFCU Visa Debit/ATM card information.

Courtesy Pay and Courtesy Pay for Debit

As of the conversion date, **September 12, 2026,** any previous overdraft protection limit(s) you may have had through GCB's Overdraft Protection program will be discontinued.

Beginning September 12, 2026, your account will be evaluated for eligibility for our Courtesy Pay service (which applies to overdraft checks, ACH transactions, and recurring debit card transactions) and our Courtesy Pay for Debit service (which applies to everyday debit card transactions). Eligibility is based on MSUFCU's criteria, which may include factors such as account history and standing, credit information, and other risk-related considerations. **Only one checking account per base account may be enrolled in Courtesy Pay.**

If you are approved for our Courtesy Pay service, we'll pay eligible overdraft transactions at our sole discretion. Account overdraft charges will apply as described in our Schedule of Service Charges that has been mailed to you and is accessible at msufcu.org/disclosures.

If you would like to request our Courtesy Pay for Debit service, please complete and return the enclosed Courtesy Pay for Debit Opt-In Form. If you are approved for Courtesy Pay for Debit, the service will become effective after we receive and process your completed opt-in form. Without your affirmative consent, we will not authorize everyday debit card transactions when sufficient funds are not available.

Transactions that are declined may be resubmitted to us for payment multiple times before being paid, and multiple paper notice fees may be incurred if a merchant submits a transaction more than once and you are not enrolled to receive electronic notices.

For additional information, visit our website at **msufcu.org/overdraftprotection.**

ACTION STEP

If you would like to opt-in to our Courtesy Pay for Debit service, complete and return the enclosed Courtesy Pay for Debit Opt-In Form. Your request will be processed after your account is evaluated for eligibility.

Loan Payments

After account conversion, you will have access to all payment options available for MSUFCU loans.

You may make one-time or recurring loan payments from an MSUFCU account or from another financial institution.

Payment options include:

- **Transfer funds from an MSUFCU savings or checking account using MoveMoney > Transfer Money** in ComputerLine or the MSUFCU Mobile App. Both one-time and recurring transfers from MSUFCU savings and checking accounts may be scheduled through MoveMoney.
- **Make a one-time payment from another financial institution using** MoveMoney > Manage Preferences > External Transfer Accounts.
- **Set up recurring payments from another financial institution** by completing an ACH Origination form, available at msufcu.org/documents/forms/ under Account Maintenance.
- **Make a one-time payment by telephone using a debit card** by calling 800-678-4968. A convenience fee applies to this payment option, as described in the Schedule of Service Charges included later in this guide and also available at msufcu.org/disclosures.
- **Visit any MSUFCU branch location to make a payment in person.**
- **Mail your payment to:**

  3777 West Road
  P.O. Box 4097
  East Lansing, MI 48826-4097

If you have questions about making your loan payment, contact us at **800-678-4968.**

Mortgages, Home Equity Loans, Home Equity Lines of Credit, and Non-Residential Consumer Loans

Payments will no longer be accepted through GCB's systems beginning September 12, 2026.
Please send any payments due on or after **September 12, 2026** to:

MSU Federal Credit Union
P.O. Box 2505
East Lansing, MI 48826

Beginning September 12, 2026, Home Equity Loan, Home Equity Line of Credit, and non-residential consumer loan payments may be remitted via telephone (800-678-4968), ComputerLine, or the MSUFCU Mobile App.

Beginning September 13, 2026, mortgage payments to MSUFCU may also be made through ComputerLine, the MSUFCU Mobile App, or by telephone (800-678-4968). If you choose to make your mortgage payment by telephone, tell Fran, our 24/7 virtual assistant, that you would like to make a mortgage payment when prompted. **If your mortgage payment is currently made by ACH/EFT, your automatic payments will continue following account conversion.** Partial mortgage payments will no longer be accepted beginning September 12, 2026, and full payments must be made on a monthly basis.

Receiving ACH Transactions/Direct Deposits

Direct deposits and other ACH transactions will continue to post using your existing GCB routing and account information for six months following account conversion to help ensure a smooth transition.

To complete your transition to MSUFCU, we recommend updating your direct deposit and ACH payment information with your new routing number and account number on or after September 12, 2026. This includes payroll direct deposits, Social Security benefits, and other recurring ACH transactions.

MSUFCU's transit routing number is 272479663. To determine the account number for a specific share, simply **add the applicable two-digit Share ID to the end of your seven-digit base account number.** If you require a letter containing your direct deposit information for your employer or another organization, please contact us using any of the methods described in the Further Assistance section later in this guide.

Automatic payments debited by third parties should also be updated to your new MSUFCU routing and account information.

ACTION STEP

Beginning September 12, 2026, notify your employer or any other organizations sending or receiving ACH transactions using your account of your new routing number and account number.

Setting Up Direct Deposit

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

Step 1: Include the MSUFCU routing number (272479663).

Step 2: Using your new seven-digit base account number, identify the account you want your direct deposit sent to by adding the appropriate two-digit Share ID to the end of your base account number. On or after September 12, 2026:

- Your base account number can also be found under 'My Profile' in ComputerLine and the MSUFCU Mobile App.
- Your Share ID information can be found on the 'Accounts' page in ComputerLine and the MSUFCU Mobile App.

Direct Deposit Information Example:

Routing Number: 272479663
Account Number: Base Account Number + Share ID (example: 1234567 + 01 = 123456701)

Receiving Wire Transfers

Please provide the following information to the sending institution 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

- Provide the account number for the specific share account receiving the wire. (Base Account Number + Share ID).

Incoming domestic and international wires received by 3:00 p.m. on a business day are generally posted the same business day. Cutoff times apply only on business days and exclude federal 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 in the MSUFCU Mobile App or visit **msufcu.org/locations** to find a convenient ATM near you.

CHECKING ACCOUNTS	
Former GCB Account(s)	**New MSUFCU Account**
Checking	Classic Checking
Fixed Money Market Checking Mercy Home Money Market Checking Money Market Checking Now Checking Plus Checking	Money Market Checking

Checking Accounts

MSUFCU offers a variety of checking options, from free checking to dividend-earning accounts. Easily transfer money, pay bills, check your credit score, deposit checks using eDeposit, and send money to other MSUFCU members using Member2MemberSM (M2M). Our checking accounts also offer Overdraft Protection and Courtesy Pay features. *Please note that MSUFCU checking accounts do not include an automatic round-up feature; however, members may use the Changed app to round up savings or debt repayment.*

If the checking account your GCB account is converting to does not best meet your needs, you may change to another eligible MSUFCU checking account at any time after your account conversion. Our team is happy to help you compare your options and select the account that best fits your financial needs. Please contact us using any of the methods described in the Further Assistance section later in this guide.

Totally Green Checking: MSUFCU's most popular checking option is completely free and has no minimum balance or monthly service charges. 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 is available to members age 55 or older for one primary checking account. Benefits include waiver of the Classic Checking minimum balance service charge, one free box of custom-style checks per calendar year, free money orders, free cashier's checks, free notary services, free outgoing domestic wire transfers, and discounted international wire transfers.

*Beginning **September 12, 2026**, your GCB checking account(s) will be converted to the MSUFCU account(s) shown above. Please refer to your current GCB statement(s) for your existing account names. Additional information is available at **msufcu.org/GoldCoast.***

SAVINGS ACCOUNTS	
Former GCB Account(s)	**New MSUFCU Account**
Savings Plus Savings Personal Escrow Savings	Spartan Saver
CERTIFICATES	
Former GCB Account(s)	**New MSUFCU Account**
Certificate of Deposit	Certificate
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) & COVERDELL EDUCATION SAVINGS ACCOUNT (CESAs)	
Former GCB Account(s)	**New MSUFCU Account**
IRA Certificate of Deposit	Individual Retirement Account (IRA) Certificate
Education IRA (ED IRA)	CESA

Savings Accounts

Save more and earn more at MSUFCU. From Spartan Saver accounts and money market accounts to Certificates, IRAs, CESAs, and more, we offer a variety of dividend-paying savings options to help meet your financial goals.

You'll enjoy free 24/7 account access through the MSUFCU Mobile App and our online banking platform, ComputerLine, with 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. It holds your required $5.00 membership share while allowing you to save money and earn dividends. All GCB Savings and Plus Savings accounts will convert to Spartan Saver accounts. If you did not have a Savings account, Plus Savings account, or a Personal Escrow Savings account and have completed your membership opt-in, a Spartan Saver will be opened for you. More information about Spartan Saver accounts was included in the Change in Terms Notice we mailed to you and is also available 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:℠ Designed for members who are new to saving or building an emergency fund, Savings Builder rewards lower balances with higher dividends to help you grow your savings faster.

IRAs, CESAs, and HSAs: IRAs and CESAs 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 qualifying education expenses. MSUFCU also offers Health Savings Accounts (HSAs) to help eligible members save for qualified healthcare expenses. Contact us using any of the methods described in the Further Assistance section later in this guide to learn more about these account options and determine which may be right for you.

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.

Beginning September 12, 2026*, your GCB savings account(s), Certificate(s), IRA(s), and/or CESA(s) will be converted to the corresponding MSUFCU account(s) shown above. Please refer to your current GCB statement(s) for your existing account names. Additional information is available at* ***msufcu.org/GoldCoast.***

Safe Deposit Box

Safe deposit boxes are available at our Randall Road, Algonquin Road, and McHenry Branches. Please 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 Box 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

SCHEDULE OF SERVICE CHARGES — EFFECTIVE JULY 1, 2026

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.

Key:
- Service Charge for New Product or Service
- New or Updated Service Charge
- Service Charge Increased
- Service Charge Decreased

Checking Account Service Charges

Totally Green Checking	No Charge
Classic Checking *Maintain a daily minimum balance of $500 to avoid the monthly minimum balance charge.*	$5.00 monthly minimum balance charge
Money Market Checking *Maintain a daily minimum balance of $2,000 to avoid the monthly minimum balance charge.*	$5.00 monthly minimum balance charge
Rebuild Checking *Use another checking account type or a credit card to avoid the monthly service charge.*	$10.00 monthly
No Dividend Checking *Maintain a daily minimum balance of $500 to avoid the monthly minimum balance charge.*	$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
Elect electronic notices to avoid paper notice charges.	
Courtesy Pay Daily Usage[2]	
Check or ACH	$30.00 per day
Debit Card	$30.00 per day
Setting up eAlerts and Overdraft Transfers with links from shares or lines of credit can help avoid Courtesy Pay Daily Usage charges.	

Account Service Charges

Cashier's Check *A charge applies to cashier's checks issued from all account types, including IRAs and HSAs. Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.*	$5.00
Check Copy *Obtain a check copy from our mobile app or ComputerLine to avoid the check copy charge.*	$5.00
Checkbook Balancing *Obtain statement copies from our mobile app or ComputerLine to balance the account yourself to avoid the checkbook balancing charge.*	$25.00 per hour
Coin Machine Use[3]	
Member	5% of transaction amount
Nonmember	10% of transaction amount
Open an account to reduce the coin machine use charge.	
Convenience Loan Payment or Account Deposit	
ACH TEL	$7.95 per payment attempt
Pay-By-Debit	$7.95 per payment attempt
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.	
Dormant Account *Perform a transaction within the account annually to avoid the dormant account charge.*	$5.00 monthly
Escheatment *Perform a transaction within the account annually to avoid the escheatment charge.*	$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 *Use a debit card, online bill payment, or personal check to avoid the money order charge.*	$3.00

Account Service Charges (continued)

Notary	$1.00 per page after 2 pages
Online Bill Payment — Pay Bills	No Change
Personal Check Printing, Checkbook Covers, and Accessories *Use a debit card or online bill payment to avoid the check printing charge.*	Varies depending on the style of check ordered, starting at $16.00
Phone Transfer	No Charge
Research *Obtain a statement from our mobile app or ComputerLine to avoid the research charge.*	$25.00 per hour
Returned Deposited Check **Domestic** **International** *Ask the sender to use a wire transfer to avoid the returned deposited check charge.*	 No Charge $50.00
Skip-A-Pay	$35.00
Statement Copy *Obtain a statement from our mobile app or ComputerLine to avoid the statement copy charge.*	$5.00
Stop Payment	$25.00
Temporary Checks *Use a debit card or online bill payment to avoid the temporary check charge.*	$1.00 per page of 3 checks
Expedited Mailing **Domestic** **International** *Visit a branch or request traditional mail shipping to avoid the expedited mailing charge.*	 $30.00 $40.00
Illinois License Plate Renewal	$9.50

Account Service Charges (continued)

IRA/HSA Outgoing Transfer/Rollover	$20.00
Month-to-Date Transaction Printout *Review transactional information from our mobile app or ComputerLine to avoid the month-to-date transaction printout charge.*	$3.00
On-Us Check Cashing for Non-Member *Apply for and open an MSUFCU account to avoid the on-us check cashing for non-member charge.*	$5.00
Returned Mail *Keep your address on file current to avoid the returned mail charge.*	$5.00
Shared Branch Transaction *Visit an MSUFCU branch, use a CO-OP ATM, or use our eDeposit service available via our mobile app and ComputerLine to avoid the shared branch transaction charge.*	$5.00
Signature Guarantee	$20.00 per document

ATM, Debit, and Credit Card Charges

Replacement ATM Card, Debit Card, or Credit Card *Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.*	$5.00
Visa Gift Card *Use M2M,℠ a personal check, or cash to avoid the Visa Gift Card charge.*	$4.50
Non-CO-OP Network ATM[4] *Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.*	$1.00 per transaction

International Currency, Check Processing, and Service Assessment Charges

International Currency Purchase *Use a debit card or credit card to avoid the international currency purchase charge.*	$20.00
International Currency Sale *Use a debit card or credit card to avoid the international currency sale charge.*	$20.00
International Check Processing **Canadian Checks** **International Check - Standard** **International Check - Federal Reserve** *Ask the sender to wire funds to avoid the international check processing charge.*	 $10.00 $35.00 $100.00

International Currency, Check Processing, and Service Assessment Charges (continued)

International Service Assessment (ISA)[5]	
ATM and PIN-Based Transactions	1.00% of Transaction Amount
Signature-Based Transactions	3.00% of Transaction Amount
Use a Platinum Plus Visa Credit Card or Visa Signature® Credit Card to avoid the ISA charge.	

Safe Deposit Box Charges

Annual Safe Deposit Box Rental	
3x5x24	$30.00
5x5x24[6]	$35.00
3x10x24	$40.00
5x10x24	$60.00
10x10x24	$120.00
10x15x24[7]	$200.00
Safe Deposit Box Drilling	Starting at $280.00
Safe Deposit Box Replacement Key	$35.00

Wire Transfer Charges

Incoming Domestic Wire Transfer	No Charge
Incoming International Wire Transfer	No Charge
Outgoing Domestic Wire Transfer *Use a personal check, debit card, ACH, or online bill payment to avoid the domestic wire transfer charge.*	$25.00
Outgoing International Wire Transfer *Use a personal check, debit card, ACH, or online bill payment to avoid the international wire transfer charge.*	$50.00

[1]Paper 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. [2]Balance 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. [3]Only available in select branches. [4]A 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. [5]International 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. [6]Only at Algonquin, IL branches: 2400 N. Huntington Drive and 800 E. Algonquin Road. [7]Only at the MSUFCU headquarters building: 3777 West Road, East Lansing, Michigan.


msufcu®
Checking Accounts

FURTHER ASSISTANCE

We understand that account conversion may raise questions, and we're here to help. If you need assistance, please contact us using any of the options below.

We welcome you as a valued member of MSUFCU and look forward to helping you achieve your financial goals.

*If you would like to change the MSUFCU account you are being converted into or would like to open additional accounts, please visit any MSUFCU branch on or after **September 12, 2026,** and a specialist will be happy to assist you.*

Visit an MSUFCU branch

We have several branches conveniently located in Chicago to serve you. Visit **msufcu.org/locations** to find the branch nearest you or refer to the branch listings on pages 22-25 of this 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

Call MSUFCU Call Center: 312-270-0204 or 800-678-4968

Whether you call our Illinois phone number or our toll-free number, you'll reach our dedicated MSUFCU Call Center. Fran, our virtual assistant, will be your first point of contact. Fran can answer basic questions about the account conversion process, MSUFCU products and services, and other general information.

If your question requires additional assistance, Fran will connect you with the MSUFCU specialist best suited to help you. For the best experience, briefly tell Fran the purpose of your call or what you need assistance with. This helps ensure you are connected to the right specialist the first time, reducing the need to be transferred.

Our knowledgeable team can assist with questions about your account conversion, Chicago and Northern Illinois branch locations, membership, accounts, loans, statements, and other MSUFCU services.

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 offers assistance through qualified **TransPerfect** interpreters to help ensure timely, consistent service while accessing your accounts or conducting transactions. Through TransPerfect, MSUFCU offers over-the-phone interpretation services in more than 170 languages .

Learn about your account conversion

Join one of our live System Conversion Conversations to learn what to expect before, during, and after your account conversion. If you are unable to attend a live session, you may also register to receive a link to a recorded session.

Visit **msufcu.org/GCBConversations** to view available sessions, register, or request access to a recorded session.

Visit our website at msufcu.org/goldcoast

Find the latest account conversion information, important dates, and previously mailed resources.

Speak with an MSUFCU representative using Video Chat.

Visit **msufcu.org/contact** to securely video chat, face-to-face with an MSUFCU representative from the comfort of your home.

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 Fran, our Virtual Assistant

Visit **msufcu.org** to chat with Fran, our 24/7 virtual assistant. Fran can answer many common questions about the account conversion process, MSUFCU products and services, and more. If additional assistance is needed, Fran can connect you with an MSUFCU representative during Live Chat Hours.

Live Chat Hours (Representative Assistance):

Mon - Friday: 7:00 a.m. - 6:00 p.m. CT
Saturday: 8:00 a.m. - 4:00 p.m. CT
Sunday: Closed

Send a secure message through ComputerLine or the MSUFCU Mobile App.

Members may securely message us through the MSUFCU Message Center within ComputerLine. Once logged in to ComputerLine, select 'Messages' from the top menu. Additionally, nonmembers or others who cannot sign in to ComputerLine may also send a secure message by visiting **msufcu.org/contact** and selecting the 'eMessage Center' option.

Mail payments or documents to:

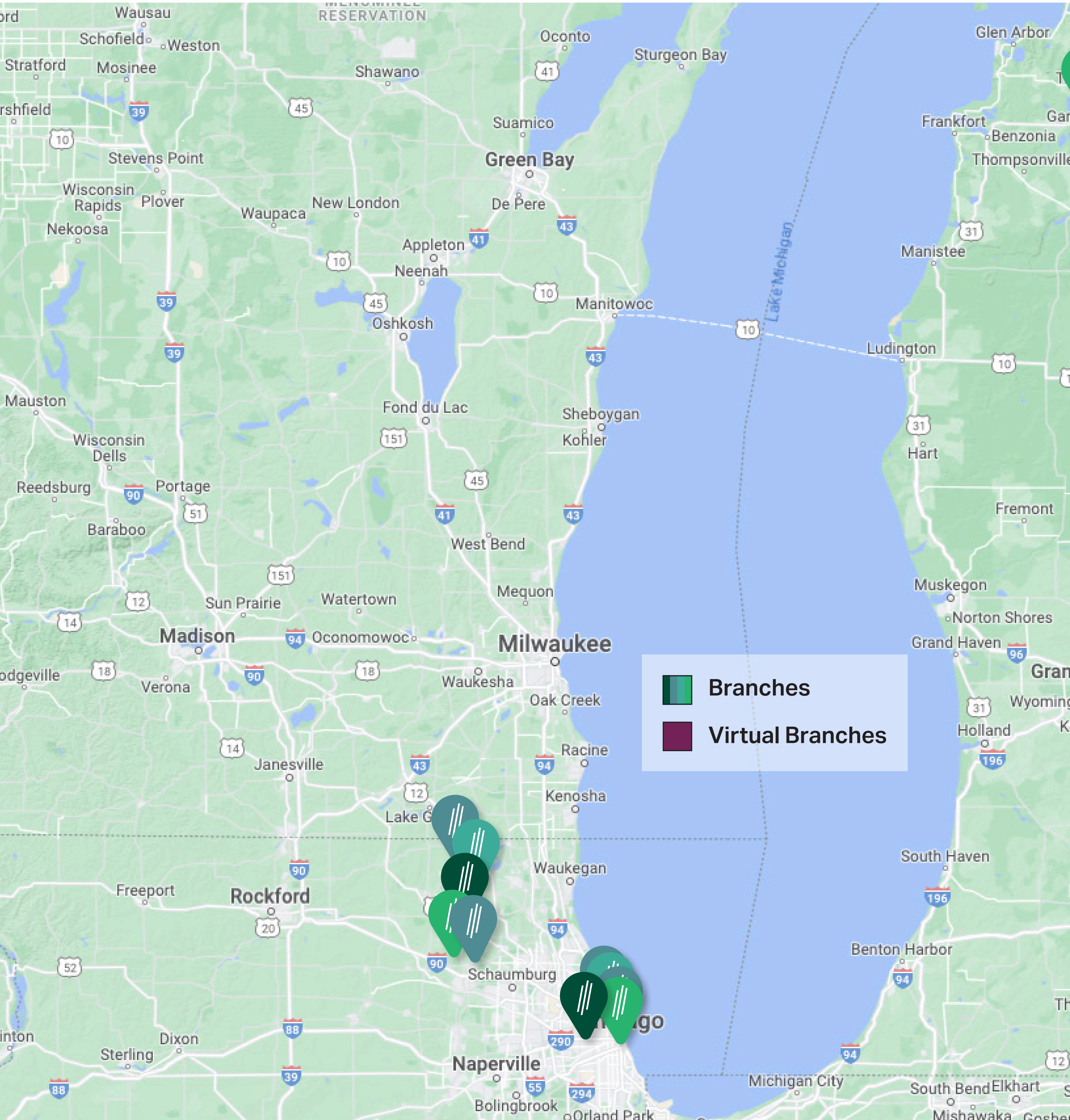
MSU Federal Credit Union
P.O. Box 1208
East Lansing, MI 48826-1208

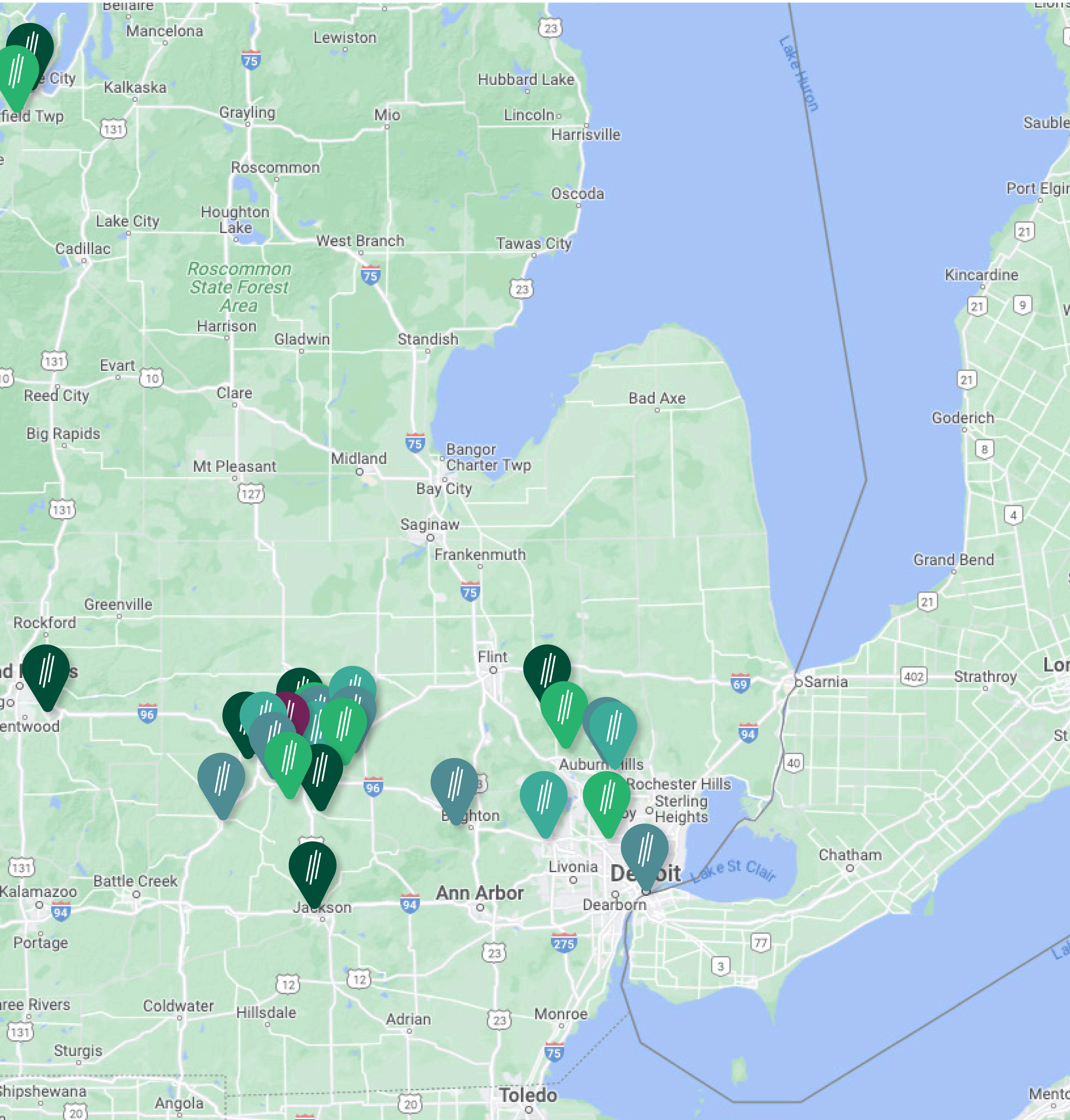
Send overnight or express mail to:

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

OUR BRANCHES

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





Bellaire
Mancelona
Lewiston
Kalkaska
Hubbard Lake
Grayling
Mio
Lincoln
Harrisville
Lake Huron
Sauble
Roscommon
Oscoda
Port Elgin
Lake City
Houghton Lake
West Branch
Tawas City
Cadillac
Roscommon State Forest Area
Kincardine
Harrison
Gladwin
Standish
Evart
Reed City
Clare
Bad Axe
Big Rapids
Goderich
Mt Pleasant
Midland
Bangor Charter Twp
Bay City
Saginaw
Frankenmuth
Grand Bend
Greenville
Rockford
Flint
Sarnia
Strathroy
Auburn Hills
Rochester Hills
Sterling Heights
Livonia
Lake St Clair
Chatham
Battle Creek
Kalamazoo
Ann Arbor
Dearborn
Portage
Coldwater
Hillsdale
Adrian
Monroe
Sturgis
Angola
Toledo

CHICAGO

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

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

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

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

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

NORTHERN ILLINOIS

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

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

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

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

McHenry Branch
353 Bank Dr.
McHenry, IL 60050

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/goldcoast

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