CONSUMER ACCOUNT CHANGE IN TERMS NOTICE COVER LETTER

August 12, 2026

Dear <NAME>,

We are excited to welcome you to MSU Federal Credit Union (MSUFCU). As an account owner from Gold Coast Bank (GCB) who is now an MSUFCU account owner, **your accounts are scheduled to convert to MSUFCU systems on September 12, 2026.** This mailing contains important information about changes to your account terms that will become effective as part of your account conversion.

Once your GCB accounts convert to MSUFCU systems, you'll gain access to an expanded range of financial products and services, including enhanced digital banking tools, additional branch locations, and a wider array of loan options.

Enclosed in this mailing, you'll find important documents, including a Notice of New and Changed Terms and applicable account agreements and disclosures that will become effective when your GCB account(s) convert to MSUFCU systems. We encourage you to review these materials carefully and retain them for your records.

Our priority is to ensure a smooth and successful transition while keeping you informed every step of the way. In the coming weeks, you'll receive additional communications with important information and instructions to help you prepare for the conversion of your GCB accounts to MSUFCU systems.

What to Expect Next

As your account conversion approaches, you'll receive additional information by mail, including:

- **Your new MSUFCU account number.**
- **Your new MSUFCU Visa® Debit Card**, if applicable.
- **Online Banking access information**, including your temporary password for the MSUFCU Mobile App and ComputerLine, MSUFCU's digital banking platform.
- **Your Account Conversion Guide**, which will provide step-by-step information about what to expect before, during, and after conversion weekend, including any actions you may need to take.
- **Additional communications**, if applicable, regarding specific accounts, loans, or services.

Join a System Conversion Conversation

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

To learn more and register for a live session – or to sign up to receive an email with a link to a recorded version – please visit **msufcu.org/GCBconversations**. We encourage you to attend one of these sessions if you're interested in learning more about the conversion process or would like additional guidance before conversion weekend.

Continued on the back of this page

Expanded Branch Access

We look forward to serving you across our expanded branch network. Following your account conversion, you'll be able to conduct transactions at any MSUFCU branch location. You can view our branch and ATM locations at **msufcu.org/locations.**

Below is a list of MSUFCU's branches near you.

Chicago Branches:

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

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

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

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

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

Western Avenue
2255 N. Western Ave., Chicago, IL 60647

Northern Illinois Branches:

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

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

McHenry
353 Bank Dr., McHenry, IL 60050

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

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

South Elgin
556 S. Randall Rd., South Elgin, IL 60177

Should you have questions, please visit any MSUFCU branch, call us at 312-270-0204 or toll-free at 800-678-4968, or use the chat function at **msufcu.org/goldcoast.** We look forward to supporting you throughout your account conversion and helping you achieve your financial goals and dreams.

Sincerely,
MSU Federal Credit Union

MSU FEDERAL CREDIT UNION
Building Dreams Together

August 12, 2026

RE: Notice of new and changed terms for Account Agreements and Disclosures, Visa Debit Card Agreement, Schedule of Service Charges, and other agreements and disclosures, **including a mandatory Arbitration Agreement and Class Action Waiver with opportunity to opt out.**

Dear <NAME>,

Welcome to Michigan State University Federal Credit Union ("MSUFCU"). As part of the acquisition of substantially all of the assets and liabilities of Gold Coast Bank ("GCB") by MSUFCU, your GCB account(s) will be converted to MSUFCU account(s) subject to MSUFCU rates, terms, conditions, service charges, agreements, and disclosures **effective September 12, 2026** ("Effective Date"). We understand you may have questions about your MSUFCU accounts (individually or collectively, "Account"), and we are happy to help you through the process with resources that will assist in making the transition as seamless as possible.

We want to ensure you are aware of our practices, and we are required by regulation to provide you with specific notice of new and changed terms for your Account. Enclosed are the following materials, which describe the agreements, disclosures, and key changes applicable to your Account. Certain enclosed agreements also reference additional terms and conditions that apply to your Account. Where applicable, those materials are identified within the enclosed documents and are available on our website.

- A Summary of Key Changes, which describes the MSUFCU accounts that will result from this acquisition and conversion, identifies each MSUFCU agreement and disclosure applicable to your Account, and summarizes the new and changed rates, terms, conditions, service charges, agreements, and disclosures applicable to your Account, **<u>including a mandatory Arbitration Agreement and Class Action Waiver with opportunity to opt out described in Section 7.2 that begins on page 8.</u>**
- A Summary of Key Changes for Account Owners Not Opted-In to Membership, which describes differences in account conversion and availability of MSUFCU products and services for those who have not elected to opt-in to Credit Union membership in Section 8 on page 13.
- A copy of each agreement and disclosure named in the Summary of Key Changes ("Summary"), which establishes the new and changed rates, terms, conditions, and service charges applicable to your Account. Some agreements also reference additional terms and conditions, including the Member Standing, Limitation of Services, and Expulsion Guidelines, which are available at msufcu.org/disclosures. The Summary is not exhaustive, so you should review all enclosed agreements and disclosures to understand your rights and obligations as well as our rights and obligations.

Primary account owners will receive this notice, and joint account owners will not receive this notice. <u>As the primary account owner, it is your responsibility to inform any other owners of your Account of the contents of this letter and the new and changed terms for your Account.</u> Your agreement to the new and changed rates, terms, conditions, service charges, agreements, and disclosures is indicated by keeping your Account open and not closing your Account after the Effective Date.

If you have any questions about the new and changed rates, terms, conditions, service charges, agreements, disclosures, or any related terms and conditions referenced in the enclosed documents, or would like to request copies of any additional documents not enclosed with this letter, please call us at 312-270-0204 or 800-678-4968, visit any MSUFCU branch, or visit our website at msufcu.org/goldcoast.

Summary of Key Changes begins on the next page

SUMMARY OF KEY CHANGES

Table of Contents

1. ACCOUNT CONVERSION CHART 3

2. SAVINGS ACCOUNTS 4

3. CERTIFICATES 4

4. IRAs AND CESAs 6

5. CHECKING ACCOUNTS 6

6. CONSUMER CREDIT AND LOANS 7

7. AGREEMENTS AND DISCLOSURES 7

- 7.1 Current Dividends Rate Sheet 8
- 7.2 Membership and Account Agreement 8
- 7.3 Electronic Funds Transfer and Payment Services Agreement and Disclosure 11
- 7.4 Electronic Correspondence Disclosure and Agreement 11
- 7.5 Truth in Savings and Funds Availability Disclosure 11
- 7.6 Certificate Disclosure 12
- 7.7 Schedule of Service Charges 12
- 7.8 Privacy Notice 13
- 7.9 Visa Debit Card Agreement 13

8. KEY CHANGES FOR ACCOUNT OWNERS NOT OPTED IN TO MEMBERSHIP 13

- 8.1 Account Conversion Differences for Nonmembers 14
- 8.2 Product and Service Limitations for Nonmembers 14

1. CONSUMER ACCOUNT CONVERSION CHART

On the Effective Date, your GCB account(s) will be converted to MSUFCU account(s) as summarized in the below Consumer Account Conversion Chart and further described later in the Summary of Key Changes ("Summary"). Please refer to your current GCB statement(s) to locate the name of your account(s) and determine how your account(s) will be converted.

CONSUMER ACCOUNT CONVERSION CHART		
SAVINGS ACCOUNTS		
Former GCB Account(s)	**New MSUFCU Account**	**For More Info**
Savings Plus Savings	Spartan Saver	*See Section 2*
Personal Escrow Savings	Mortgage Escrow	
CERTIFICATES		
Former GCB Account(s)	**New MSUFCU Account**	**For More Info**
Certificate of Deposit	Certificate	*See Section 3*
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) & COVERDELL EDUCATION SAVINGS ACCOUNTS (CESAs)		
Former GCB Account(s)	**New MSUFCU Account**	**For More Info**
IRA Certificate of Deposit	Individual Retirement Account (IRA) Certificate	*See Section 4*
Education IRA (ED IRA)	CESA	
CHECKING ACCOUNTS		
Former GCB Account(s)	**New MSUFCU Account**	**For More Info**
Checking	Classic Checking	*See Section 5*
Fixed Money Market Checking Mercy Home Money Market Checking Money Market Checking Now Checking Plus Checking	Money Market Checking	
CONSUMER CREDIT AND LOANS		
Former GCB Account(s)	**New MSUFCU Account**	**For More Info**
Non-Revolving Line of Credit	Signature Loan	*See Section 6*

For further information about the agreements and disclosures that establish the new and changed rates, terms, conditions, and service charges applicable to your Account, see Section 7.

For information about the key changes for account owners not opted in to membership, see Section 8.

2. SAVINGS ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and service charges applicable to your savings account(s) will change.

- As of May 1, 2026, your account(s) began earning dividends, rather than interest.
- The changed dividend rates and annual percentage yield (APY) are described in our Current Dividends rate sheet, which is enclosed and described in Section 7.1 of this Summary.
- The new and changed terms and conditions can be found in our Truth in Savings and Funds Availability Disclosure and our Certificate Disclosure, which are enclosed and described in Sections 7.5 and 7.6 of this Summary.
- The new and changed service charges are described in our Schedule of Service Charges, which is enclosed and described in Section 7.7 of this Summary.

Savings and Plus Savings will become Spartan Saver.

- Credit union members are required to subscribe to at least one par value share, called the membership share. The $5.00 membership share of MSUFCU members with consumer accounts is held in their Spartan Saver as the minimum balance of the account. If a Spartan Saver balance falls below the required $5.00 membership share, the account owner will have six (6) months to restore the account balance to the $5.00 par value before membership will terminate.
- For any account owner who has opted to become a member and does not yet have a savings account that will be converted to a Spartan Saver account, MSUFCU will open and fund a Spartan Saver with a restricted balance of $5.00, representing par value of an ownership share. For any account owner who has opted to become a member and has a savings account that will be converted to a Spartan Saver with a positive balance of less than $5.00 at account conversion, MSUFCU will increase the balance of such account to $5.00. Any such deposit of up to $5.00 that is made by MSUFCU into a Spartan Saver will be treated as a gift.
- There is no minimum balance required to avoid the assessment of a monthly service charge.
- There is no minimum balance required to earn the stated annual percentage yield (APY).
- There is no limitation on the number of transactions you may perform to/from this account.
- Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- Dividends are compounded and credited monthly.

3. CERTIFICATES

Terms, conditions, and service charges applicable to any open Certificate(s) you have as of the Effective Date will change. The rate and maturity date will be honored for the duration of the Certificate until maturity or closure.

- The dividend rates and APY for Certificates renewed or newly opened on or after the Effective Date are described in the Current Dividends rate sheet, which is enclosed and described in Section 7.1 of this Summary.
- The new and changed terms and conditions can be found in our Truth in Savings and Funds Availability Disclosure and our Certificate Disclosure, which are enclosed and described in Sections 7.5 and 7.6 of this Summary.

- The new and changed service charges are described in the Schedule of Service Charges, which is enclosed and described in Section 7.7 of this Summary.

3-Months to 5-Year Certificates of Deposit will become Certificates.

- Upon renewal, a renewing Certificate automatically renews into a new Certificate with the same or nearest applicable Certificate term that does not exceed the term of the original Certificate.
- Upon Certificate renewal, any Certificate withdrawals that previously required multiple account owners to authorize withdrawal can be made by any single account owner regardless of any previously elected restrictions.
- Early withdrawal penalties will be assessed as follows:
    - A penalty equal to 90 days of dividends, based on the amount withdrawn, will be assessed for any Certificate with a term of 1 year or less.
    - A penalty equal to 180 days of dividends, based on the amount withdrawn, will be assessed for any Certificate with a term of greater than 1 year and less than 5 years.
    - A penalty equal to 365 days of dividends, based on the amount withdrawn, will be assessed for any Certificate with a term greater than 5 years.
- Penalties do not apply to early withdrawals from Certificates following a death of an owner, only if the funds are used to settle the estate.
- The grace period during which you may withdraw funds after renewal of a Certificate without being charged an early withdrawal penalty will remain 7 days.
- Additional deposits to a Certificate after it is opened may not be made to any Certificate other than the 1-Year Add-On Certificate.
- Additional deposits to the 1-Year Add-On Certificate are allowed up to $10,000.00 per member Social Security Number (SSN) per calendar year. Additional deposits to a Certificate do not change its maturity date or dividend rate.
- If additional deposits to a 1-Year Add-On Certificate exceed the stated limitations, the funds exceeding the stated limitations will be withdrawn from the Certificate and deposited into the member's Spartan Saver.
- Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- Dividends are compounded and credited monthly.
- Minimum balance requirements for Certificates can be found in the enclosed Current Dividends rate sheet.

IRA Certificates of Deposit are now Certificates.

- Penalties do not apply if the withdrawal is made due to an IRS Required Minimum Distribution (RMD). Credit Union penalties may apply for withdrawals above the IRS RMD.
- All other new and changed terms noted under "Certificates of Deposit will become Certificates" apply to IRA Certificates that will become Certificates.

4. IRAs & CESAs

As of the Effective Date, the rates, terms, conditions, and service charges applicable to any funds held in IRAs and CESAs will change.

- The changed rates and APY are described in our Current Dividends rate sheet, which is enclosed and described in Section 7.1 of this Summary.
- Some of the new and changed terms and conditions can be found in our Truth in Savings and Funds Availability Disclosure and our Certificate Disclosure, which are enclosed and described in Sections 7.5 and 7.6 of this Summary.
- The new and changed service charges are described in our Schedule of Service Charges, which is enclosed and described in Section 7.7 of this Summary.
- If you have an IRA or CESA, we will send you more information before the Effective Date.

3-Months to 5-Year IRA Certificates of Deposit will become Individual Retirement Account (IRA) Certificates.

- The new and changed terms for IRA Certificates of Deposit are described in Section 3 of this Summary.

5. CHECKING ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and services charges applicable to any checking account(s) you have will change.

- The changed rates and APY are described in our Current Dividends rate sheet, which is enclosed and described in Section 7.1 of this Summary.
- The new and changed terms and conditions can be found in our Truth in Savings and Funds Availability Disclosure, which is enclosed and described in Section 7.5 of this Summary.
- The new and changed service charges are described in our Schedule of Service Charges, which is enclosed and described in Section 7.7 of this Summary.

Checking will become Classic Checking.

- You must maintain a minimum daily balance of $500.00 to avoid the $5.00 minimum balance charge for Classic Checking. If, during any calendar month, your balance falls below the required minimum balance, your Classic Checking will be subject to the $5.00 minimum balance charge.
- A $2.00 paper notice charge will be imposed for the mailing of any overdraft transfer, Courtesy Pay, and/or non-sufficient funds (NSF) notices.
- Members who are age 55 or older receive a special Silver Spartan benefits package for one primary account. Included in this package is the benefit of having one Classic Checking account that will not be assessed the service charge described below in relation to the Classic Checking minimum balance requirement, one free box of specified 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. Please note, GCB checks will continue to be honored for a period of time, so new checks are not required at conversion. To receive your first order of MSUFCU checks at no cost, please place your order at a branch or through our Call Center. While future check orders can be placed online for free, placing an online order for your first set will incur a fee.
- If applicable, dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.

- If applicable, dividends are compounded and credited monthly.

Fixed Money Market Checking, Mercy Home Money Market Checking, Money Market Checking, Now Checking, and Plus Checking will become Money Market Checking.

- The minimum balance to earn dividends will be $2,000.00.
- You must maintain a minimum daily balance of $2,000.00 to avoid the $5.00 minimum balance charge for Money Market Checking. If, during any calendar month, your balance falls below the required minimum balance, your Money Market Checking will be subject to the $5.00 minimum balance charge.
- Money Market Checking is a tiered dividend-bearing account. The tiered rate structure is noted in the enclosed Current Dividends rate sheet.
- Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
- Dividends are compounded and credited monthly.

6. CONSUMER CREDIT AND LOANS

As of the Effective Date, the rates, terms, conditions, and service charges applicable to consumer credit and loans you have will change.

- New and changed service charges are described in our Schedule of Service Charges, which is enclosed and described in Section 7.7 of this Summary.
- Any automatic payments from your designated account to any consumer credit accounts and loans you have will continue as scheduled.
- Any prepayment penalties outlined in original loan agreements will be permanently eliminated, and no prepayment penalties will be assessed or collected for paying off loans prior to the maturity date.
- If you have a non-revolving line of credit account, any new and changed terms and conditions that will apply to that account will be detailed in a separate letter mailed to you.

Home Equity Lines of Credit (HELOCs)
Closed End Home Equity Loans
First Mortgages

- If you have a HELOC, Closed-End Home Equity Loan, or First Mortgage, a Notice of Ownership Transfer and a Notice of Servicing Transfer were postmarked to your address on file by May 30, 2026 as required by regulation. You may also view copies for those notices by visiting msufcu.org/GoldCoast and navigating to *Communication and Resources*.
- If you have a HELOC and there will be any further changes to it, we will notify you before the Effective Date, as required by regulation.

7. AGREEMENTS AND DISCLOSURES

As of the Effective Date, your Account is subject to all terms and conditions of the applicable agreements and disclosures. Please note there are sections within these agreements and disclosures featuring new or changed privileges and liabilities for you and MSUFCU when compared to the previously existing privileges and liabilities for you and GCB. As the key information we have included within this Summary for each of these agreements and disclosures is not exhaustive, we encourage you to review each applicable document in full:

- Current Dividends rate sheet — See Section 7.1 below
- Account Agreements and Disclosures, which consist of our:
- Membership and Account Agreement — See Section 7.2 below
- Electronic Funds Transfer and Payment Services Agreement and Disclosure — See Section 7.3 below
- Electronic Correspondence Disclosure and Agreement — See Section 7.4 below
- Truth in Savings and Funds Availability Disclosure — See Section 7.5 below
- Certificate Disclosure — See Section 7.6 below
- Schedule of Service Charges — See Section 7.7 below
- Privacy Notice — See Section 7.8 below. The Privacy Notice is not enclosed with this Notice because it has previously been provided to you. It is also available at msufcu.org/privacynotice.
- Visa Debit Card Agreement — See Section 7.9 below. If you will receive an MSUFCU Visa Debit Card, your Account will also be subject to the Visa Debit Card Agreement. This agreement is not enclosed with this Notice and will instead be provided to you with your new MSUFCU Visa Debit Card.

As of the Effective Date, your Account is no longer subject to any of the terms and conditions in the following GCB agreements and disclosures:

- Terms and Conditions
- Truth in Savings Disclosure for any savings, checking, or certificate account opened with GCB
- Schedule of Fees
- Electronic Funds Transfers: Your Rights and Responsibilities
- Funds Availability Policy
- Privacy Policy
- GCB Mobile App Privacy Policy
- Any other agreement or disclosure provided by GCB to you, other than an agreement or disclosure provided to you for a closed-end loan that is still open as of the Effective Date.

7.1 Current Dividends Rate Sheet

This enclosed document sets forth certain terms, conditions, and rates applicable to your savings and checking accounts with us. The dividend rates and corresponding annual percentage yield (APY) applicable to any of your open savings and checking accounts with us, not including any open Certificates you may have with us, may change at any time. For current dividend rates and APYs, please visit our website at msufcu.org, please call us at 312-270-0204 or 800-678-4968, or visit any of our branches.

7.2 Membership and Account Agreement

This enclosed document outlines the privileges and liabilities of MSUFCU and you regarding the accounts and services we offer. This document establishes, among other privileges and liabilities:

- <u>**Section 56:**</u> **Your Membership and Account Agreement includes a mandatory Arbitration Agreement, including a Class Action Waiver ("Arbitration Agreement"). You have the right to opt out of the Arbitration Agreement. Opting out affects only the Arbitration Agreement; all other terms and conditions of your Account or your relationship with MSUFCU remain in effect. To opt out, you must notify MSUFCU in writing of your intent to do so by a written notice signed by**

you and postmarked on or before October 16, 2026. Verbiage such as, "I elect to opt out of the Arbitration Agreement" or any words to that effect, and your specific base account number(s) you currently maintain that you want your opt-out to apply to, must be included in your written notice of intent to opt out. A statement that the opt-out applies to "all accounts" or any words to that effect is not sufficient. Your written notice of intent to opt out must be signed by you and postmarked on or before October 16, 2026 to MSUFCU at PO Box 1208, East Lansing, MI 48826-1208. Please note that your opt-out will apply only to the existing base account(s) specifically identified in your written notice. It will not apply to any base account opened after the date of your opt-out notice.

- <u>Section 1:</u> Our right to access your credit reports, credit scores, and other sources of financial history to service your accounts and loans.
- <u>Sections 3 and 5:</u> Processes that are applicable when all account owners pass away, including definition of "remaining funds in an account" and action to be taken when a minor has been named beneficiary.
- <u>Section 4:</u> A joint account owner does not become a Credit Union member or obtain member voting rights solely by being named as a joint owner on an account. A joint owner who wishes to become a member must independently satisfy the Credit Union's membership requirements.
- <u>Section 5:</u> A requirement for any Beneficiary Designations made or changes after the Effective Date to be authorized by all owners on an account. Please note the continued use of your account by any account owner after the Effective Date constitutes an agreement by all account owners that any existing beneficiary designation is valid and in effect, regardless of whether all account owners had designated the beneficiary(ies). If no beneficiaries or contingent beneficiaries are living at the time of the death of the last surviving owner, the remaining funds in the account will be paid to the last surviving owner's estate. To confirm or update your beneficiary designation, please call us at 312-270-0204 or 800-678-4968 or visit any of our branch locations.
- <u>Sections 6 through 12:</u> Includes account agreements for specific account types, including Trust Accounts, Probate Estate Accounts, Custodial/UTMA Accounts, Youth Accounts, Representative Payee Accounts, Conservator Accounts, and International Accounts. This provides transparency for requirements and conditions of each account type, including the update to require a Legal Parent or Guardian to be a joint account owner on all Youth Accounts.
- <u>Section 6:</u> We do not distribute funds to beneficiaries in a fiduciary capacity. Upon the death of all trustees, we require successor trustees named in the trust to direct the disbursal of funds. This requires the account to be updated with a new Certificate of Trust and a new trust account application listing the successor trustees. We also reserve the right to request additional trust documentation or other documents to support the change of trustees.
- <u>Section 15:</u> If you name a person to act as your agent regarding your account by a Power of Attorney (POA), we are only obligated to follow such person's directions made on your behalf under certain conditions.
- <u>Section 20:</u> We may restrict access to certain account access methods (such as debit cards or other access devices) if any of your accounts or loans becomes delinquent or overdrawn. Access may be restored once the applicable account or loan is brought current.
- <u>Section 25:</u> This section describes when you have an overdraft in your account and when we will pay or reject the transaction that caused the overdraft.
  - **As of the Effective Date, any previous limit(s) you may have had for payment of overdrafts through GCB's Overdraft Protection plan for your GCB account(s) will be discontinued.**
  - On or after the Effective Date, your Account will be evaluated for eligibility for our Courtesy Pay and Courtesy Pay for Debit services based on our eligibility criteria, which may include factors such as

account history and standing, credit information, and other risk-related considerations.

    - 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 into 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 charges can be incurred if an entity submits a transaction to us more than once and you are not enrolled to receive electronic notices.

- Sections 31 through 33: These sections describe the Credit Union's rights to apply certain funds in your accounts or property in our possession to satisfy obligations you owe the Credit Union, subject to applicable law and the terms of the Membership and Account Agreement.

- Section 37: You authorize us and our service providers to contact you regarding your accounts, loans, applications, products, and services using the contact information you provide, including by phone (including voicemail), text message, email, and other electronic communications as described in the Membership and Account Agreement. Please review this section carefully for complete details regarding your consent and communication preferences.

- Section 40: It is your responsibility to keep your mailing address, email address, and other contact information current so you continue to receive important notices regarding your accounts and services.

- Section 42: Accounts that become dormant may be subject to dormancy charges, restrictions, and eventual escheatment (transfer of unclaimed funds to the applicable state) in accordance with applicable law.

- Section 43: We may deny the use of member-selected content - including but not limited to: account names, codewords, comments on fund transfers, and usernames - if we determine at our sole discretion the member-selected content is inappropriate, offensive, threatening, obscene, or objectionable.

- Section 44: We may restrict, suspend, or limit access to any or all products or services if any account owner is not in good standing under the Membership and Account Agreement and related policies and standards. This may include situations involving abusive, threatening, fraudulent, deceptive, or other conduct inconsistent with our Member Standing, Limitation of Services, and Expulsion Guidelines ("Guidelines"), including conduct that causes the Credit Union a financial loss. Members retain the right to maintain a savings account and to attend, participate, and vote in annual and special meetings as provided by law. We will notify you as described in the Guidelines if we decide to limit services. For additional information, please review the enclosed Membership and Account Agreement, as well as the Guidelines available at msufcu.org/disclosures.

- Section 57: Any disputes related to or arising from: (1) the Account Agreements and Disclosures, (2) any other agreement with us including any account or loan relationship and any Claims (as defined in the Arbitration Agreement section of this agreement), (3) POAs, (4) personal injury, (5) your accounts or the products or services we have or will provide to you, and (6) any other dispute or cause of action, (collectively "Dispute(s)") shall be governed and construed under applicable federal laws and regulations and applicable laws of the State of Michigan without regard to Michigan's conflict of law provisions. Subject to the Arbitration Agreement within this document, you consent and agree that all Disputes shall be subject to the exclusive jurisdiction and venue of the appropriate state court in Clinton County, Michigan, or the Federal District Court for the Western District of Michigan. Notwithstanding the foregoing or any other provision of the Account Agreements and Disclosures, the Federal Arbitration Act (Title 9 of the US Code) governs the interpretation and enforcement of the Arbitration Agreement. Any Dispute against us must be filed within two years after such Dispute accrued, or be forever barred. You agree this limitation constitutes an express waiver of any rights under any applicable statute of limitations which would otherwise afford additional time to file such Dispute.

7.3 Electronic Funds Transfer and Payment Services Agreement and Disclosure

This enclosed document discloses the terms and conditions regarding the various electronic funds transfer (EFT) services available to you. This document establishes, among other terms and conditions:

- The Pay A Person (P2P) Disclosure, Transfer Money (A2A) Disclosure, and Pay Bills (Bill Pay) Disclosure are incorporated by reference and will be provided to you electronically prior to your first use of any of those electronic services.
- EFT services include transfers made by use of: ATM, credit, and debit cards; our MoneyLine program via phone; ComputerLine via personal computer; a check converted into an electronic debit; or the Credit Union's mobile app by use of an internet-enabled mobile device.
- Your access to MoneyLine, our program that allows you to make transfers and inquiries over the phone at your convenience through speech recognition technology. This program is available every day, twenty-four hours a day.
- Your access to ComputerLine, our digital banking program that gives you the opportunity to review your account through a computer and internet access to review account balances, perform transfers, schedule payments, and perform other account maintenance activities.
- Your access to the MSUFCU Mobile Application to perform electronic funds transfers.
- Your access to our Member2Member℠ (M2M℠) service to transfer available funds from your accounts to the account of another MSUFCU account holder by using the member's email address or phone number.
- Your ability to use ATMs to make cash advances on your Instant Cash Line of Credit, Visa Credit Card, or Home Equity Line Oof Credit, if applicable.

7.4 Electronic Correspondence Disclosure and Agreement

This enclosed document discloses the terms and conditions for members who elect to receive electronic correspondence from the Credit Union. This document establishes, among other terms and conditions:

- Monthly fees and account changes that are applicable when electronic correspondence is declined by a Totally Green Checking account holder.
- Instructions for making changes to contact information and electronic correspondence elections.
- Information regarding hardware and software requirements needed to access mobile and online banking applications, websites, and electronic communications.

7.5 Truth in Savings and Funds Availability Disclosure

This enclosed document discloses the features, terms, and conditions of various savings and checking alternatives available to MSUFCU members, as well as the timing of funds availability for all deposits made into a personal checking account with us. This document establishes, among other terms and conditions:

- Our practices may result in faster, and won't result in slower, funds availability. Funds availability is dependent on hold type, deposit day, and other factors described in this document.

- The dollar amount of your deposits made by check that will be made available on the first business day after the day we receive your deposit (unless a scenario described in the Longer Delays May Apply section of this disclosure occurs) will increase from $275.00 to $300.00.
- One of the conditions under which longer delays may apply is when you deposit checks totaling more than $6,750.00 on any one day. The $6,750.00 threshold is an increase from the threshold of $6,725.00 that was previously applicable to your accounts.
- Funds will generally be available no later than the 11th business day after the day of your deposit.

7.6 Certificate Disclosure

This enclosed document discloses features, terms, and conditions of Certificates available to MSUFCU members.

7.7 Schedule of Service Charges

This enclosed document discloses the service charges applicable to various accounts and services available to MSUFCU members and includes descriptions of how you can reduce or avoid service charges by enrolling in or using alternative services. While many service charges that may impact you have been reduced through the acquisition, the following service charges will be increased, new, or updated for your Account:

Increased Service Charges

- The charge for an international returned deposited check will increase from $35.00 to $50.00.

New or Updated Service Charges

- A $30.00 Courtesy Pay for Debit Daily Usage Charge will allow members who have been approved for and have opted in to our Courtesy Pay for Debit service to use their Courtesy Pay for Debit limit to cover authorized transactions when their account is overdrawn by debit card transaction up to their available Courtesy Pay for Debit limit. Due to our Balance Shield service featuring a threshold of $50.00, members who overdraft their eligible accounts up to $50.00 will not incur a Courtesy Pay for Debit Daily Usage Charge.
- A $30.00 Courtesy Pay Daily Usage Charge will allow members who have been approved for our Courtesy Pay service to use their Courtesy Pay limit to cover authorized transactions when their account is overdrawn by check or ACH transaction up to their available Courtesy Pay limit. Due to our Balance Shield service featuring a threshold of $50.00, members who overdraft their eligible accounts by check or ACH transfer up to $50.00 will not incur a Courtesy Pay Daily Usage Charge.
- A $2.00 Paper Notice Charge will apply per notification of a Non-Sufficient Funds (NSF), Courtesy Pay, or Overdraft Transfer Notice if you have not opted to receive electronic correspondence.
- A Coin Machine Usage charge of 5% per transaction for members and 10% per transaction for non-members will apply for use of a coin machine at select MSUFCU branch locations.
- An International Service Assessment charge of 1% for ATM/PIN-based transactions and 3% for signature-based transactions will apply for transactions made using a Visa Debit Card or Platinum Visa Credit Card.
- $100.00 International Check Processing Charge — Federal Reserve
- $75.00 Escheatment charge
- $50.00 Outgoing International Wire Transfer charge
- $35.00 Skip-A-Pay charge

- $35.00 International Check Processing Charge — Standard
- $35.00 Replacement Key charge to replace a lost key for a safe deposit box
- $20.00 International Currency Purchase and International Currency Sale charge
- $20.00 IRA/HSA Outgoing Transfer/Rollover charge
- $10.00 International Check Processing Charge – Canadian Checks
- $7.95 Convenience Loan Payment or Account Deposit charge for attempting a payment or deposit to your MSUFCU loan or account using a debit card
- $5.00 per month Dormant Account charge
- $5.00 per item Returned Mail charge
- $5.00 Replacement ATM Card, Debit Card (including HAS Debit Card), or Credit Card charge
- $2.00 per page of 3 checks Temporary Checks charge
- $1.00 per page Notary charge after first two (2) pages free of charge
- $1.00 per transaction Non-CO-OP Network ATM charge
- The charge for Drilling to Open a Safe Deposit Box will be a variable charge that is based on urgency and starts at $280.00 per box drilled.

7.8 Privacy Notice

The Privacy Notice is not enclosed with this Notice because it has previously been provided to you. It is also available at msufcu.org/privacynotice.

- **If you wish to limit our sharing of your information as described in this document, you can call us at 312-270-0204 or 800-678-4968 or visit any MSUFCU branch.**

7.9 Visa Debit Card Agreement

This document discloses specific terms and conditions that apply when you receive and use a debit card issued by us. If you will receive an MSUFCU Visa Debit Card, this agreement will be provided with your new card when it is mailed to you in August 2026, before the September 12, 2026 system conversion date.

8. KEY CHANGES FOR ACCOUNT OWNERS NOT OPTED IN TO MEMBERSHIP

On the Effective Date, if you have not opted in for membership, there will be differences in account conversion and limited availability of Credit Union products and services. We encourage you to carefully review this Section 8 in full to understand the complete scope of these differences that may significantly impact you. If you have already completed your membership opt-in, you may disregard all information within this Section 8.

As a nonmember account owner of the Credit Union, you would not have access to certain products and services only available to Credit Union members. See Sections 8.1 and 8.2 below for more information. Additionally, if you have not opted in for membership, you will not have the right to vote at Annual and Special Meetings or maintain a share account. However, at our sole discretion, we will allow you to maintain nonmember accounts with significantly limited services as described below.

If you would like to opt in to membership to receive the full benefits of Credit Union membership, you may do so by:

1. **Providing electronic authorization at msufcu.org/GCBmembership; or**
2. **Calling our Gold Coast Office at 312-587-3200; or**
3. **Calling our Call Center at 312-270-0204 x3133; or**
4. **Visiting our Gold Coast Office at 1165 N. Clark Street, Suite 200, Chicago, Illinois (Monday-Friday, 9:00 a.m.-5:00 p.m.) or any Credit Union branch location listed at msufcu.org/locations.**

If you are unsure whether you have opted in for membership, you may check by calling us at one of the numbers listed above or visiting us at one of our locations listed above.

8.1 Account Conversion Differences for Nonmembers

Your GCB account(s) referenced below will be converted to the account(s) available to nonmembers noted below, rather than the accounts indicated earlier in this notice that are available only to Credit Union members. Please refer to your current GCB statement(s) to locate the name of your account(s) and determine how your account(s) will be converted.

Savings Accounts

- Savings and Plus Savings will become No Dividend Savings and will not become Spartan Saver.

Checking Accounts

- Fixed Money Market Checking, Mercy Home Money Market Checking, Money Market Checking, Now Checking, and Plus Checking will become Classic Checking and will not become Money Market Checking.

8.2 Product and Service Limitations for Nonmembers

The following describes the product and service limitations applicable to nonmember account owners.

Loans and Lines of Credit

- **The Credit Union cannot offer or service any loans or lines of credit to nonmembers. We previously notified all account owners who had not opted in for membership of the need to opt in to membership for the Credit Union to continue servicing any loans and lines of credit they may have. If you did not opt in for membership, you must do so as soon as possible. If you do not opt in to membership, any loan(s) and line(s) of credit you have with us may be sold to another entity. You can contact us to complete your membership opt-in by calling us at 312-587-3200 or 312-270-0204 x3133.**

- **If you have an open line of credit and did not opt in to membership by July 20, 2026, you are unable to make any advances from your open line of credit as of July 20, 2026.**

Certificates

- Upon maturity, the funds on deposit in a Certificate held by a nonmember, and any dividends earned on those funds on deposit, will be deposited into a No Dividend Savings, with no ability to renew an existing Certificate or open a new Certificate.

- Additional deposits into any certificates are prohibited for nonmembers.

IRAs and CESAs

- IRA and CESA contributions are prohibited for, and cannot be made by, nonmembers.

- At a time determined solely by the Credit Union, the Credit Union will resign as custodian of any nonmember's IRA if their IRA has not been transferred to another IRA Custodian.

IRA Certificates

- Upon maturity, the funds on deposit in a Certificate and any dividends earned on those funds on deposit will be deposited into the nonmember account owner's IRA IMMA.

Checking Accounts

- International checks may not be deposited by nonmembers.
- Courtesy Pay, Courtesy Pay for Debit, and Balance Shield are not available to nonmembers.

Electronic Funds Transfer (EFT) Service Limitations

- Pay A Person (P2P), Transfer Money (A2A), and Pay Bills (Bill Pay) are not available to nonmembers.
- EFT services are not available to nonmembers, including transfers made by the use of: ATM, credit, and debit cards; our MoneyLine program via phone; ComputerLine via personal computer; a check converted into an electronic debit; or the Credit Union's mobile app by use of an internet-enabled mobile device.
- For nonmembers, access to MoneyLine and ComputerLine will be available for inquiries only.

Other Product and Service Limitations

- Opening a new account, loan, or Safe Deposit Box is not available to nonmembers.
- Account modifications are not available to nonmembers, including adding or changing a joint party, or adding or changing beneficiaries.
- Money orders, cashier's checks, Visa gift cards, and CashBack+ are not available to nonmembers.
- Signature Guarantee and notary public services are not available to nonmembers.
- Courtesy Pay, Courtesy Pay for Debit, and Balance Shield are not available to nonmembers.
- U.S. Savings Bond redemption services are not available to nonmembers.
- Foreign Currency Purchasing services are not available to nonmembers.
- ATM cards and debit cards will not be provided to nonmembers and are not available to nonmembers.
- eDeposit services are not available to nonmembers.
- Wire Transfer services are not available to nonmembers.
- Establishing new employee-assisted ACH transfer, or ACH origination services are not available to nonmembers.
- Further product and service limitations may be determined at the sole discretion of the Credit Union.