



Personal Account Conversion Guide

*Gabriels Community Credit Union Members
Welcome to MSU Federal Credit Union*

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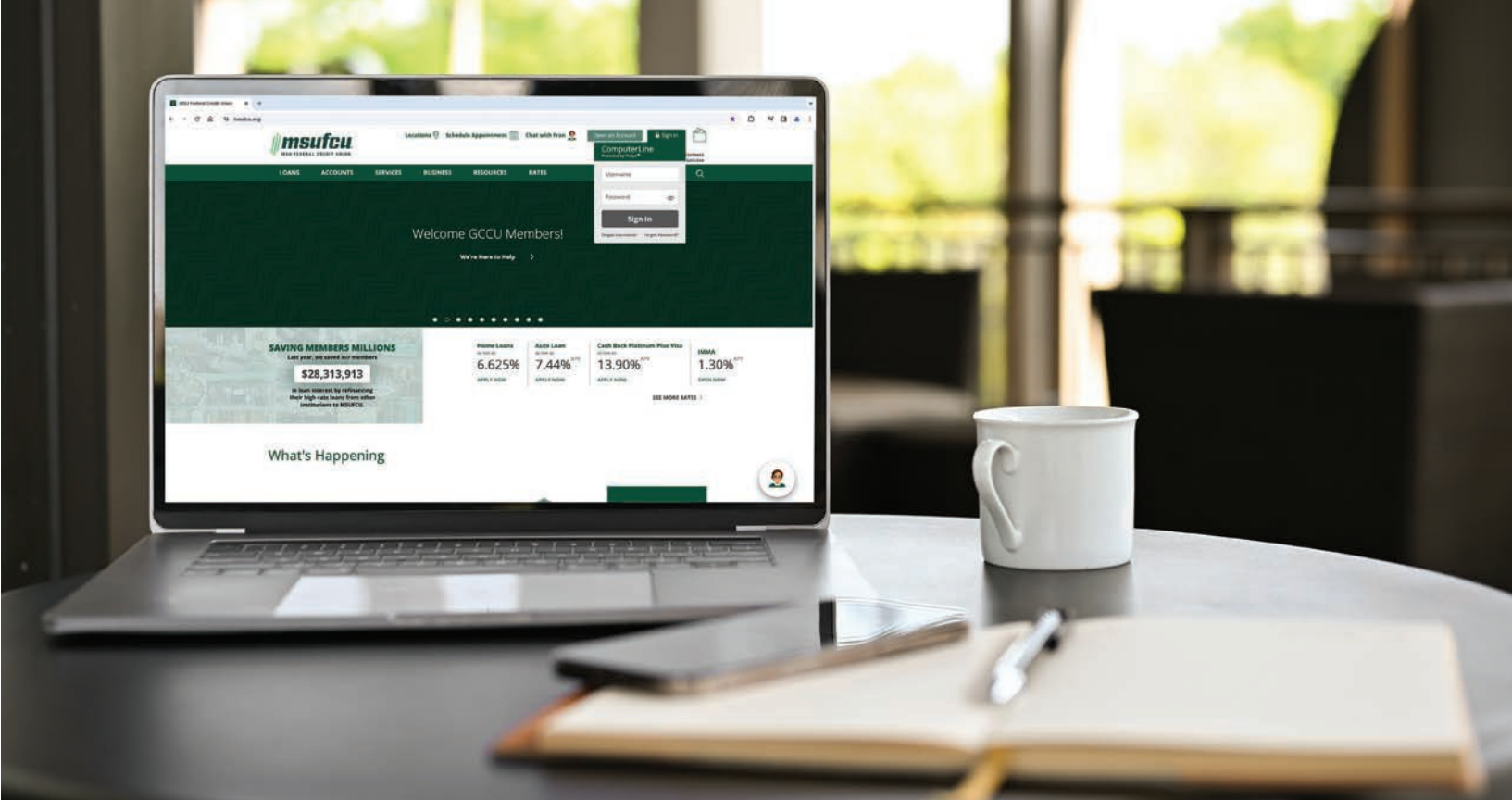
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IMPORTANT DATES

- 2/29/24** The last day your GCCU accounts and cards will be available, until **11:59 p.m.**
- 2/29/24** The former GCCU branch at 1901 E. Michigan Ave. in Lansing, MI, closes permanently at **5:00 p.m.**
- 2/29/24** The former GCCU branch at 1800 N. Wisner St. in Jackson, MI closes at **5:00 p.m. on February 29, 2024**, and reopens to service your MSUFCU accounts at **9:00 a.m. on March 1, 2024.**
- 2/29/24** GCCU online and mobile banking access will be unavailable beginning at **5:00 p.m.**
- Prior to 3/1/24** You will receive your new MSUFCU VISA Debit/ATM/Credit Card to replace your existing GCCU card(s).
- 3/1/24** Your new MSUFCU accounts will be available. You may begin using your new MSUFCU VISA Debit/ATM/Credit Card upon activation and log in to online banking, the MSUFCU Mobile app, and bill payment.

WE ARE HERE TO HELP!

If you have questions, please visit any MSUFCU branch, call us at **517-333-2424**, or chat with Fran, MSUFCU's virtual assistant, at **msufcu.org/gccu**. We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.



ONLINE BANKING INFORMATION

Access to GCCU's online banking platform, will be unavailable beginning **February 29, 2024, at 5:00 p.m.**

You will be able to log in to your MSUFCU account via ComputerLine®, our online banking platform, at **msufcu.org** beginning **March 1, 2024.**

A temporary ComputerLine username and password, which is needed to set up online account access, will be sent via separate mailings to primary account holders only prior to March 1, 2024. Your new MSUFCU account number will serve as your temporary username for your initial login. You will then be asked to create a new username and password for future logins.

To obtain online account access for a joint party, please contact MSUFCU. 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 them.

You will need to agree to MSUFCU's digital banking agreement and bill pay disclosure upon initial login.

After you have established your online banking access, you may also download the MSUFCU Mobile app to access your account from the App Store or Google Play Store.

Your GCCU account history will not transfer or appear in your new MSUFCU account. We advise members to save any GCCU statements for ease of access. However, we can provide past GCCU statements to you if needed in the future.

WELCOME TO MSUFCU

It is with great pleasure that we welcome you to MSU Federal Credit Union (MSUFCU). Like Gabriels Community Credit Union (GCCU), MSUFCU is committed to supporting the people who live and work in the communities we serve.

Started in 1937 on Michigan State University’s campus by MSU faculty and staff, MSUFCU was founded to provide a safe place where members and their families could borrow and save money during the Great Depression. Since then, MSUFCU has grown to serve over 350,000 members, with 24 branches (an additional seven under construction), \$7.61 billion in assets, and more than 1,200 employees.

Over the years, we’ve built strong relationships with our members, helping them achieve financial success and, ultimately, their dreams. Our employees live our mission every day — to empower our members to find financial freedom and security, as they purchase their first cars and homes, start their own businesses, and save for their children’s futures.

We are excited to welcome you to MSUFCU where we are committed to providing you with superior service and access to an extended range of financial products and services, including digital banking tools, free financial education, more locations, and a broader array of loan options.

Reminder: MSUFCU will never call you asking for personal or sensitive information. Please notify us if you receive a suspicious call, email, or text message from someone claiming to be from MSUFCU. To learn more about signs of fraud, visit msufcu.org/securitycenter.

Included in This Booklet

To help make this transition as smooth as possible, we are providing this booklet as an outline of what you can expect as your accounts are converted from GCCU to MSUFCU. It contains dates, important product information, and key details about the account conversion process. **Please review this information carefully.** For members not in good standing with MSUFCU some of the information contained in this guide may not be applicable.

If you have any questions, please call us at **517-333-2424** or stop by your local branch. For your convenience, additional information about the transition and conversion period can be found on our website at msufcu.org/gccu.

FREQUENTLY ASKED QUESTIONS (FAQS)

As your GCCU accounts and other products are transferred to MSUFCU, we remain committed to personalized service as we help you achieve your financial goals and dreams.

GENERAL FAQS

When will my GCCU accounts be converted to MSUFCU accounts?

All GCCU accounts will officially be converted to MSUFCU accounts on **March 1, 2024**.

Will I still have access to interpretation services?

Yes, MSUFCU offers over-the-phone interpretation services in more than 170 languages, including Spanish, Swahili, Arabic, Chinese, Korean, and Cantonese, through our partner, **TransPerfect**. If a bilingual MSUFCU employee is not available to assist with your financial needs over the phone or in person at your local branch, an employee will connect you directly with a TransPerfect interpreter.

Will any branches be closed or consolidated?

We are continually seeking ways to improve the efficiency of the operations of the Credit Union. **As a result, effective March 1, 2024, the branch located at 1901 E. Michigan Ave. in Lansing, MI, will close permanently.** We invite affected members to use the nearby MSUFCU branch at 104 S. Washington Sq. in downtown Lansing.

To find the closest MSUFCU branch near you visit msufcu.org/locations.

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 **March 1, 2024**, your new routing/transit number with MSUFCU is **272479663**.

VISA Debit, ATM, and Credit Cards

You will receive your new MSUFCU VISA Debit/ATM/Credit Card to replace your existing GCCU card(s) prior to **March 1, 2024**. You can activate and begin using your new card on **March 1, 2024**.

Checks

For a short time following conversion, MSUFCU will continue to process any GCCU checks written prior to account conversion or that are outstanding. You will need to



order new MSUFCU checks. MSUFCU will notify you with specific information regarding the date we will no longer process GCCU checks in a future mailing.

After conversion, any new checks ordered through your MSUFCU branch will be automatically adjusted to MSUFCU's routing number and your new account number. If you order checks through another service provider, please use the MSUFCU routing number: **272479663**, and your new account number.

What happens to NCUA Insurance if I previously held deposits with both MSUFCU and GCCU?

If you have deposits with both GCCU and MSUFCU, please be aware that your deposits are separately insured for at least six months after the merger. This grace period gives depositors the opportunity to restructure their accounts if necessary.

ACCOUNT CONVERSION FAQs

What is account conversion?

Account conversion is the process in which all former GCCU accounts will be transitioned into MSUFCU accounts.

What should I know to prepare for account conversion?

Branch Access: The former GCCU branch at 1901 E. Michigan Ave. in Lansing, MI, will close permanently at 5:00 p.m. on February 29, 2024. The former GCCU branch at 1800 N. Wisner St. in Jackson, MI will close at 5:00 p.m. on February 29, 2024, and reopen to service your MSUFCU accounts at 9:00 a.m. on March 1, 2024.

Debit Card and ATM Card: Your GCCU debit card will be available for use until **February 29, 2024, at 11:59 p.m.**; please destroy it after this date. Your new MSUFCU VISA Debit card will be mailed to you prior to March 1, 2024. You can activate and start using your MSUFCU VISA Debit Card on **March 1, 2024**.

VISA Credit Card: Your GCCU credit card will be available for use until **February 29, 2024, at 11:59 p.m.**; please destroy it after this date. Your new MSUFCU VISA Credit Card will be mailed to you prior to March 1, 2024. You can activate and start using your MSUFCU VISA Credit Card on **March 1, 2024**.

Online/Mobile Banking and Bill Pay: Access to your GCCU accounts online and via Mobile Banking will discontinue on **February 29, 2024, at 5:00 p.m.** You will be able to log in to MSUFCU's digital banking platform ComputerLine, mobile app, and online bill payment on **March 1, 2024**. Please see the Online/Mobile Banking section for more details and first-time login steps.

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

We have selected the MSUFCU account(s) that most closely matches your current GCCU account(s). In some cases, the new account(s) may have different features, which we outline for you in this booklet. If you would like to explore other account choices, we will be happy to assist you with reviewing all of your options and can help you change accounts quickly and easily.

What will my new account number and routing number be?

Your new MSUFCU account number will be mailed to you prior to February 16, 2024.

Your new routing/transit number with MSUFCU is **272479663**. For a short time, your old GCCU routing number will continue to work for any ACH or wire transfer transactions received for your account. In addition, MSUFCU has authorized the Federal Reserve to notify originating companies making direct deposits or pulling payments from your account of the routing number change. You may be contacted by those companies to confirm the change in routing number.

After March 1, 2024, we recommend that you update your new account and routing number to any existing ACH transactions.

ACTION STEP

Notify any companies originating ACH or wire transactions for your account of your new account number and routing number to help avoid delays in posting transactions.



CONVERSION INFORMATION AND ACTION STEPS

Online Banking

Online banking, Bill Pay, and eStatement services from MSUFCU make keeping track of your finances a whole lot easier, whether you’re at home or on the go.

Important Notes about the Online Banking Conversion:

- Access to GCCU’s online banking platform, will be unavailable beginning **February 29, 2024, at 5:00 p.m.**
- You will be able to log in to your MSUFCU account via ComputerLine, our online banking platform, at **msufcu.org** beginning **March 1, 2024.**
- **A temporary ComputerLine username and password, which is needed to set up online account access, will be sent via separate mailings to primary account holders only prior to March 1, 2024.** Your new MSUFCU account number will serve as your temporary username for your initial login. You will then be asked to create a new username and password for future logins.
- To obtain online account access for a joint party, please contact MSUFCU. 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 them.
- You will need to agree to MSUFCU’s digital banking agreement and bill pay disclosure upon initial login.
- After you have established your online banking access, you may also download the MSUFCU Mobile app to access your account from the iOS App Store or Google Play Store.
- **Your GCCU account history will not transfer or appear in your new MSUFCU account.** We advise members to save your GCCU statements for ease of access. However, we can provide past GCCU statements to you if needed in the future.

ACTION STEP

Log in to your new ComputerLine account beginning **March 1, 2024.**

First-time ComputerLine Login Directions:

1. Visit **msufcu.org**.
2. Click ‘Sign In’ in the top navigation bar.
3. Enter your new MSUFCU account number as username and your temporary password, both of which can be found in mailed letters which you will receive prior to March 1, 2024.
4. You will then be asked to create a new username and password for future logins.

ACTION STEP

Please verify all of your online account information after the conversion to ensure it converted correctly.

Mobile Banking

The GCCU mobile app will discontinue on **February 29, 2024, at 5:00 p.m.** Beginning **March 1, 2024,** you will be able to access your accounts using the MSUFCU Mobile app.

ACTION STEP

Download the MSUFCU Mobile app on or after **March 1, 2024,** and delete your GCCU mobile banking app. Log in to the MSUFCU Mobile app using your MSUFCU username and ComputerLine password.

Bill Pay

GCCU online Bill Pay services will discontinue on **February 29, 2024, at 5:00 p.m.** Bill payment services will resume with MSUFCU on **March 1, 2024.**

Your GCCU bill payment payee information will not transfer to MSUFCU. You will need to re-enter this information in your ComputerLine or mobile app accounts on March 1, 2024.

ACTION STEP

So that you have record of your electronic bill payments at GCCU, we recommend you capture and save screenshots of your Bill Pay activity and list of payees with account and payment information on the GCCU online banking system prior to **February 29, 2024.**

Printed Statements and eStatements

Your final statement from GCCU will be sent out during the first week of March. For statement history prior to March 1, 2024, contact our Call Center at **517-333-2424** to request statement copies.

If you currently receive electronic statements from GCCU, you will need to sign up again through MSUFCU on ComputerLine or in our mobile app to continue to receive ‘eStatements’. Your previous statements will not be saved. Since prior statements will no longer be available for viewing online, you may wish to download or print them for reference.

Statement cycles: All MSUFCU statement cycles are mailed during the first week of the month and will include the statement activity from the month prior.

If you have savings accounts, Certificates, IRAs, and money market accounts, you will receive a quarterly statement unless you perform a transaction (via branch, ATM, audio response, or ACH transfer), in which case you will receive a statement for that month.

If you have checking accounts or loans, you will receive regular monthly statements, which will include your savings account activity.

ACTION STEP

Enroll in eStatements within ComputerLine by selecting the “Manage” icon, or within the mobile app by selecting “Statements” from the menu.

ACTION STEP

So that you have record of your electronic statements at GCCU, we recommend you download or save screenshots of your statements on the GCCU online banking system prior to **February 29, 2024**.

Phone Banking

We will, upon request, issue you a MoneyLine personal access code you can use with a touch-tone phone to make electronic funds transfers to, from, or between one or more accounts with us by following the rules and procedures of our MoneyLine program.

Debit and ATM Cards

If you presently have a GCCU debit card, we will automatically issue you a new MSUFCU VISA Debit Card. You may continue to use your GCCU debit card until **February 29, 2024, at 11:59 p.m.**

ACTION STEP

Upon receipt of your new card, you may activate the card and select your personal identification number (PIN) on or after **March 1, 2024**, by calling the number located on the card carrier and on the activation sticker.

On **March 1, 2024**, you may begin using your new MSUFCU VISA Debit Card. You will no longer be able to use your GCCU debit card after **February 29, 2024, at 11:59 p.m.**

Please DO NOT destroy your GCCU debit card until after you have activated your new MSUFCU VISA Debit Card.

If you have recurring payments tied to your GCCU debit card, you will need to contact those companies to update your card information.

Courtesy Pay and Courtesy Pay for Debit

As of the conversion date, **March 1, 2024**, any previous limit(s) you may have had for payment of overdrafts through GCCU's Overdraft Protection Plan for your GCCU account(s) will be discontinued.

On or after the conversion date, your account will be evaluated for eligibility for our Courtesy Pay service (which applies when we pay overdraft checks, ACH transactions, and recurring debit card transactions) and our Courtesy Pay for debit service (which applies when we pay overdraft everyday debit card transactions).

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 in for 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 fees can be incurred if an entity submits a transaction to us more than once and you are not enrolled to receive electronic notices.

Loan Payments

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

There are several options available to make loan payments. MSUFCU offers manual one-time payments or automatic payments (based on your preference), and you may pay from an internal MSUFCU account or directly from another financial institution.

Members can choose:

- **An internal transfer from an MSUFCU share using MoveMoney > Transfer Money** (located in ComputerLine or the MSUFCU Mobile App). MoveMoney can also be used to schedule recurring payments from an MSUFCU savings or checking account.
- **A manual one-time payment from an external account**, which can be initially set up by going to MoveMoney > Manage Preferences > External Transfers/ACH Accounts.
- **An automatic recurring payment from another financial institution.** Members wishing to do this will need to complete an ACH Origination form. Find it on our forms page at msufcu.org/documents/forms/ under Account Maintenance.
- **To visit one of our branches to make a payment in person.**
- **Send a loan payment by mail to the following address:**

3777 West Road
PO Box 4097
East Lansing, MI 48826-4097

If you have questions about how to make your loan payment, please reach out to a representative for assistance at **517-333-2424**.

Mortgages, Home Equity Loans and Lines of Credit

For GCCU members who have mortgages, home equity loans, or home equity lines of credit, you will receive a separate servicing transfer notice in the mail prior to **March 1, 2024**, that will include information regarding your service transfer and where to remit future payments.

Receiving ACH Transactions/Direct Deposits

If you currently have payroll direct deposit or federal recurring payments such as Social Security sent to your GCCU account, you must inform your deposit provider of your new routing number and your new MICR number for your checking account.

MSUFCU's transit routing number is 272479663. You will find your **new MICR number** at the bottom of your new checks, just to the right of the transit routing number. Please contact our call center at if you need assistance determining this number.

Automatic payments debited from your account to a third party must also be updated.

MICR Number: The 13-digit account number format on checking accounts. This number is located on the bottom of your checks, just to the right of the routing and transit number.

ACTION STEP

Notify your employer or the organization sending/receiving the ACH to/from your account of the routing number and MICR number change to help avoid delays in posting the transaction.

Receiving Wire Transfers

Please provide the following information to the sending party 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**
 - Please note, you will need to provide the account number for the specific share account you want the wire deposited into. (Base Account Number + Share ID).

Cutoff time for incoming wires to post the same business day is 4:30 p.m. ET. Cutoff time noted applies to business days, excluding bank 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 on the MSUFCU Mobile app to find one near you or search for ATM locations by visiting our website at msufcu.org/locations.

CHECKING ACCOUNTS	
Former GCCU Account(s)	New MSUFCU Account(s)
Secured Checking	Classic Checking
Free Checking	Totally Green Checking
Advantage Checking	Money Market Checking

Checking Accounts

MSUFCU offers various checking options, from free checking to dividend-earning accounts. Make transfers, pay bills, check your credit score, eDeposit checks, and easily transfer money to other members using Member2Member.SM Our checking accounts also offer Overdraft Protection and Courtesy Pay features. *Note: our checking accounts do not have an automatic round up feature, but members can use the Changed app to round up savings or debt repayment.*

- **Totally Green Checking:** MSUFCU's most popular checking option is completely free and has no minimum balance or monthly fees. 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.

On the conversion date, **March 1, 2024**, your GCCU account(s) will be converted to MSUFCU account(s). Please consult your current GCCU statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/gccu.

SAVINGS ACCOUNTS	
Former GCCU Account(s)	New MSUFCU Account(s)
Share Savings Regular Share Secondary Share	Spartan Saver
Christmas Club Vacation Club	Holiday/Vacation Account
Money Market	Insured Money Management Account (IMMA)
Mortgage Escrow	Mortgage Escrow
CERTIFICATES	
Former GCCU Account(s)	New MSUFCU Account(s)
Certificate of Deposit Lansing Catholic Savings Certificate	Certificate
IRA Certificate of Deposit	IRA Certificate
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)	
Former GCCU Account(s)	New MSUFCU Account(s)
IRA	Traditional IRA
Roth IRA	Roth IRA

Savings Accounts

Save more and earn more at MSUFCU. From standard savings and money market accounts to Certificates. We have a variety of dividend-paying accounts to fit your needs.

You'll have free 24/7 account access through our mobile app and online banking platform, ComputerLine. And, you'll have 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 and allows you to save your money while earning dividends.
- **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 BuilderSM**: Help is here when you need to start building your emergency fund. Savings Builder pays you more on your initial savings to help pay for life’s events even faster.
- **IRAs and HSAs**: These accounts 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 current or future healthcare expenses.
- **Holiday/Vacation Account**: Set aside savings in your Holiday/Vacation account to easily save for holiday gifts or a family trip. The Holiday/Vacation account is limited to two withdrawals per year and there’s no minimum balance or monthly fee.
- **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.

On the conversion date, **March 1, 2024**, your GCCU account(s) will be converted to MSUFCU account(s). Please consult your current GCCU statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/gccu.

Safe Deposit Box

Safe deposit boxes are available at our Headquarters, Auburn Hills Regional Office, and US 31, Traverse City branches. Visit the Headquarters Branch to reserve your Safe Deposit Box. Call **517-333-2424** to check the availability of specific sizes. Space is limited and boxes are offered on a first-come, first-served basis.

Safe Deposit Hours:

Mon - Thurs: 9:00 a.m. - 5:30 p.m. ET
Friday: 9:00 a.m. - 6:00 p.m. ET
Saturday: 9:00 a.m. - 1:00 p.m. ET

SIZES AND ANNUAL RATES	
Safe Deposit Box Size	Price
3" x 5" x 24"	\$30.00
3" x 10" x 24"	\$40.00
5" x 10" x 24"	\$60.00
10" x 10" x 24"	\$120.00

Further Assistance

We understand the conversion and changes to account structures can be confusing, and we are here to assist you. If you have questions, please visit any MSUFCU branch, call us at **517-333-2424**, or chat with Fran, MSUFCU’s virtual assistant, at msufcu.org/gccu.

If you require interpretation services, MSUFCU employees can communicate with you in your preferred language with the assistance of a qualified **TransPerfect** interpreter to ensure you receive timely and consistent service when accessing your accounts or conducting transactions.

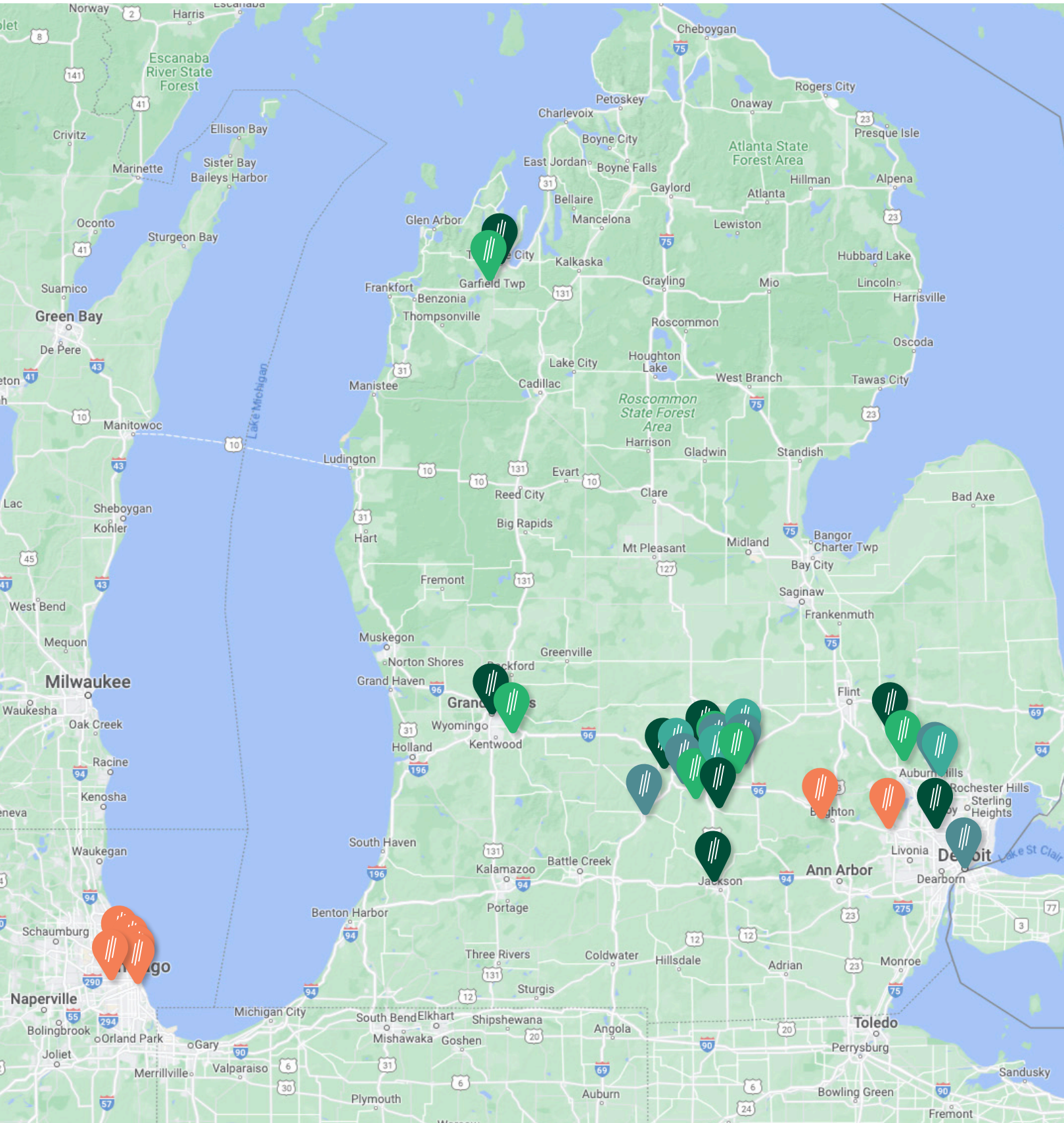
Thank you for being a valued member of MSUFCU. We look forward to continuing to provide you with superior service and helping you reach your financial goals.

If you would like to change or switch the MSUFCU account you are being converted into, following the conversion, you can stop into any MSUFCU branch and a specialist will assist you in changing your account type to an account of your choosing.



OUR BRANCHES

Visit our website at msufcu.org/locations for more details about each of our 24 branches (with an additional seven under construction) including drive-up hours, ATMs, safe deposit box availability, and more.



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

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

Congress St. Branch
243 W. Congress St.
Detroit, MI 48226

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

Monroe Center Branch
86 Monroe Center St. NW
Grand Rapids, MI 49503

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

COMING SOON

Brighton Branch
8510 W. Grand River Ave.
Brighton, MI 48116

Novi Branch
43420 Grand River Ave.
Novi, MI 481375

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

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

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

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

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





517-333-2424 | msufcu.org/gccu

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



Federally insured by NCUA