



CHANGE IN TERMS DISCLOSURE NOTICE

January 16, 2024

Dear <Name>,

We are excited to welcome you to MSU Federal Credit Union (MSUFCU). As an MSUFCU member, you will gain access to an extended range of financial products and services, including digital banking tools, additional locations, and a broader array of loan options.

We plan to fully transition your accounts to MSUFCU on March 1, 2024. The following important information is included in this mailing: the Change in Terms Disclosure Notice, member and account disclosures for all MSUFCU accounts, and other required disclosures that will be effective upon account conversion.

We are dedicated to providing a seamless transition experience with full transparency while ensuring you receive exceptional service. In the coming weeks, we will send you a comprehensive account conversion guide with information regarding any actions you may need to take prior to **March 1, 2024**.

Branch Updates

We look forward to serving you across our various branch locations. **It is important to note that, effective March 1, 2024, the branch located at 1901 E. Michigan Avenue in Lansing will be closed.** However, with 14 alternative MSUFCU branches in the Lansing area, including six branches within a five-mile radius, you can continue to expect convenient account access. The Jackson Branch located at 1800 N. Wisner Street will remain open. View all MSUFCU branch and ATM locations at msufcu.org/locations.

Nearest MSUFCU branches to Michigan Avenue Branch

Downtown Lansing Branch – 1.5 miles
104 S. Washington Sq. in Lansing

East Lansing Branch – 2.1 miles
311 Abbot Road in East Lansing

MSU Union Branch – 2.1 miles
49 Abbot Road in East Lansing

Farm Lane Branch – 2.8 miles
4825 Mt. Hope Road in East Lansing

Nearest surcharge-free ATMs to Michigan Avenue Branch

Quality Dairy – 0.3 miles
2400 E. Michigan Ave. in Lansing

Sparrow Hospital – 0.6 miles
1215 E. Michigan Ave. in Lansing

Should you have questions, please visit any MSUFCU branch, call us at 517-333-2424, or use the chat function at msufcu.org/gccu. We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.

Sincerely,

MSU Federal Credit Union



January 16, 2024

RE: Notice of new and changed terms for Account Agreements and Disclosures, VISA Debit Card Agreement, Platinum VISA Credit Card Agreement and Truth-in-Lending Disclosure Statement, and other agreements and disclosures, **including mandatory Arbitration Agreement with waiver of class action lawsuits and opportunity to opt out.**

Dear <FName><LName><Suffix>,

Welcome to Michigan State University Federal Credit Union ("MSUFCU"). As part of the merger of Gabriels Community Credit Union ("GCCU") into MSUFCU, the GCCU account(s) of members in good standing will be converted to MSUFCU account(s) subject to MSUFCU rates, terms, conditions, service charges, agreements, and disclosures **effective March 1, 2024** ("Effective Date"). Any members not in good standing will be contacted and/or will receive more information before the 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 items:

- A Summary of Key Changes, which describes the MSUFCU accounts that will result from this merger 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, **including a mandatory Arbitration Agreement with waiver of class action lawsuits and opportunity to opt out described in Section 7.2 on page 11.**
- A copy of each agreement and disclosure named in the Summary of Key Changes ("Summary"), which establish the new and changed rates, terms, conditions, and service charges applicable to your Account. 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. 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. Your agreement to the new and changed rates, terms, conditions, service charges, agreements, and disclosures is indicated by your continued maintenance and use of your Account after the Effective Date.

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

(Summary of Key Changes begins on the next page)

SUMMARY OF KEY CHANGES

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1. ACCOUNT CONVERSION CHART

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

ACCOUNT CONVERSION CHART		
SAVINGS ACCOUNTS		
Former GCCU Account(s)	New MSUFCU Account	For More Info
Share Savings Regular Share Secondary Share	Spartan Saver	See Section 2
Christmas Club Vacation Club	Holiday/Vacation Saver	
Money Market	Insured Money Management Account (IMMA)	
Mortgage Escrow	Mortgage Escrow	
CERTIFICATES		
Former GCCU Account(s)	New MSUFCU Account	For More Info
Certificate of Deposit Lansing Catholic Savings Certificate IRA Certificate of Deposit	Certificate	See Section 3
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)		
Former GCCU Account(s)	New MSUFCU Account	For More Info
IRA	Traditional IRA	See Section 4
Roth IRA	Roth IRA	
CHECKING ACCOUNTS		
Former GCCU Account(s)	New MSUFCU Account	For More Info
Secured Checking	Classic Checking	See Section 5
Free Checking	Totally Green Checking	
Advantage Checking	Money Market Checking	

ACCOUNT CONVERSION CHART		
CREDIT CARDS AND OTHER CONSUMER CREDIT AND LOANS		
Former GCCU Account(s)	New MSUFCU Account	For More Info
VISA Classic VISA Platinum	Platinum VISA	See Section 6
Overdraft Line of Credit Revolving Line of Credit Tuition Loan	Instant Cash Line of Credit	
Auto Loan Recourse Loan	Auto Loan	
Recreational Vehicle (RV) Loan	RV Loan	
Signature Loan	Signature Loan	
Share/Certificate of Deposit Secured Loan	Secured Certificate Loan	

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.

2. SAVINGS ACCOUNTS

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

- 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 and IRA/HSA IMMA 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.

Share Savings, Regular Share, and Secondary Share Account will become Spartan Saver.

- Your \$5.00 membership share in a savings account is held in your Spartan Saver. If the account balance falls below the required \$5.00 membership share, you will have six (6) months to bring the account back to par value before your membership will terminate.
- Beyond the required \$5.00 par value held in this account, there is no minimum balance to open this account.
- There is no minimum balance required to avoid the imposition 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 compounded and credited monthly.

Christmas Club and Vacation Club shares will become Holiday/Vacation Savings.

- There is no limitation on the number of transactions you may perform to/from this account.
- Dividends are compounded and credited monthly.

Money Market will become Insured Money Management Account (IMMA).

- There is no limitation on the number of transactions you may perform to/from this account.
- The minimum balance to earn dividends for an IMMA is \$2,000.00, and the minimum balance for an IRA IMMA is \$50.00.
- Any former benefit from combining Advantage Checking with Money Market is discontinued.
- If you close this account prior to payment of a dividend, you will receive accrued dividends.
- Dividends are compounded and credited monthly.
- The tiered rate structure for IMMA is noted in the enclosed Current Dividends rate sheet.

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 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 and IRA/HSA IMMA 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.

Certificates of Deposit will become Certificates.

- 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 be decreased from 10 to 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 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.

Lansing Catholic Savings Certificates will become Certificates.

- Any existing Lansing Catholic Savings Certificate will retain its current dividend rate and term at the time of conversion. Withdrawals will continue to be penalty free with proof of tuition payment to Lansing Catholic.
- All other new and changed terms noted under "Certificates of Deposit will become Certificates" apply to Lansing Catholic Savings Certificates that will become Certificates.

IRA Certificates of Deposit are now Certificates.

- Penalties do not apply for withdrawals made as a part of an IRS-required withdrawal.
- All other new and changed terms noted under "Certificates of Deposit will become Certificates" apply to IRA Certificates that will become Certificates.

4. INDIVIDUAL RETIREMENT ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and service charges applicable to any funds held in IRAs 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 and IRA/HSA IMMA 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.

Individual Retirement Accounts (IRAs) are now Traditional IRAs and Roth IRAs.

- If you have an IRA, we will send you more information before the Effective Date.

5. CHECKING ACCOUNTS

As of the Effective Date, the rates, terms, conditions, and service 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.
- Early ACH posting to any checking account will no longer be available.

Secured Checking will become Classic Checking.

- Benefits formerly given to Secured Checking account holders will no longer be available. Those discontinued benefits include but are not limited to:
 - Donations made from the former monthly service charge are discontinued.
 - Cellular Telephone Protection is discontinued.
 - Debit Advantage - Buyers Protection and Extended Warranty is discontinued.
 - Health Discount Savings is discontinued.
- 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.
- 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.

Free Checking will become Totally Green Checking.

- Enrollment in eStatements and eNotices is required.
- Access to ComputerLine®, our digital banking program, is required.
- A VISA Debit Card is required.
- Direct deposit, if available, is required.
- There is no minimum balance and no monthly service charge for this account.
- **You will be prompted to electronically enroll in eStatements and eNotices through ComputerLine, our digital banking program, on or after the Effective Date. If you do not complete the electronic enrollment process for eStatements and eNotices within 45 days of being prompted to do so, or your internet access is no longer available, or you terminate your eStatements and/or eNotices, or you fail to meet any Totally Green Checking account requirements, then your Totally Green Checking will be converted to Classic Checking. You will then receive a paper statement and earn dividends, if applicable. You must maintain a minimum daily balance of \$500.00 to avoid a minimum balance charge for Classic Checking. If, during any calendar month, the balance in a**

Classic Checking falls below the required minimum balance, the account will be subject to the \$5.00 minimum balance charge.

Advantage Checking will become Money Market Checking.

- Enrollment in eStatements will not be required.
- Direct Deposit will not be required.
- Access to online banking (or ComputerLine, our digital banking program) is not required.
- Debit card use is not required.
- Refunding of out-of-network ATM fees will be discontinued.
- The minimum balance to earn dividends will be \$2,000.00.
- Any former benefit from combining Advantage Checking with Money Market Savings will be discontinued.
- Money Market Checking is a tiered dividend-bearing account. The tiered rate structure is noted in the enclosed Current Dividends rate sheet.

6. CREDIT CARDS AND OTHER CONSUMER CREDIT AND LOANS

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

- Any changed rates are described below.
- 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.
- Any other new and changed terms, conditions, and fees for credit cards can be found in our Platinum VISA Credit Card Agreement and Truth-in-Lending Disclosure Statement, which is enclosed and described in Section 7.10 of this Summary. Please also see the enclosed Notices of Change in Credit Card Terms for VISA Classic and VISA Platinum Credit Cards.
- Any other new and changed terms and conditions that will apply to your Instant Cash Line of Credit (formerly "Overdraft Line of Credit," "Revolving Line of Credit," or "Tuition Loan") can be found in our Multi-Featured Loan Agreement and Security Agreement, which is enclosed and described in Section 7.11 of this Summary. Please also see the enclosed Notices of Change in Terms for Overdraft Line of Credit, Revolving Line of Credit, and Tuition Loan.
- Any automatic payments from your designated account to any credit card(s) or other consumer credit and loans you have will continue as scheduled.

VISA Classic and VISA Platinum Credit Cards will become Platinum VISA Credit Cards.

- If you do not have a VISA Classic or VISA Platinum Credit Card issued by GCCU, this change does not apply to you.
- For former GCCU VISA Platinum Credit Cards, the annual percentage rate (APR) for purchases, cash advances, and balance transfers will increase from 8.9% to 9.9% for any purchases, cash advances, and balance transfers that occur after the Effective Date. The APR applied to any purchases, cash advances, and balance transfers that occur before the Effective Date will be protected (i.e., remain) at 8.9%.
- For former GCCU VISA Classic Credit Cards, the APR will decrease from 13.9% to 12.9%.

- If you have an open VISA Classic and/or VISA Platinum Credit Card issued by GCCU, please see the enclosed Notices of Change in Credit Card Terms for further important information about the APR changes and other important changes.

Overdraft Line of Credit, Revolving Line of Credit, and Tuition Loan are now Instant Cash Line of Credit (ICLOC).

- If you do not have an Overdraft Line of Credit, Revolving Line of Credit, or Tuition Loan opened with GCCU, this change does not apply to you.
- The APR for any ICLOC that was formerly a GCCU Overdraft Line of Credit will decrease from 18.0% to 17.9%.
- The APR for any ICLOC that was formerly a GCCU Revolving Line of Credit will decrease from 15.0% to 14.9%.
- The APR for any ICLOC that was formerly a GCCU Tuition Loan will remain the same.
- If you have an open Overdraft Line of Credit, Revolving Line of Credit, and/or Tuition Loan, please see the enclosed Notices of Change in Terms for those products for further important information about the APR changes and other important changes.

Auto Loan and Recourse Loan are now Auto Loan.

Share/Certificate of Deposit Secured Loan is now Secured Certificate Loan.

RV Loans are still called RV Loans.

Signature Loans are still called Signature Loans.

- The interest rate and remaining term will not change.
- The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days.
- A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your Account.

Home Equity Lines of Credit (HELOCs)

- If you have a HELOC, we will contact you and/or send you more information before the Effective Date.

Closed-End Home Equity Loans

- If you have a closed-end home equity loan, we will contact you and/or send you more information before the Effective Date.

First Mortgages

- If you have a closed-end first mortgage, we will contact you and/or send you more information before the Effective Date.

7. AGREEMENTS AND DISCLOSURES

As of the Effective Date, your Account is subject to all terms and conditions of the enclosed 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 GCCU. 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 of these enclosed documents:

- 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 and IRA/HSA IMMA Disclosure - See Section 7.6 below
 - Schedule of Service Charges - See Section 7.7 below
 - Privacy Policy - See Section 7.8 below

As of the Effective Date, your Account is also subject to the enclosed:

- VISA Debit Card Agreement, if you have a GCCU debit card which will be replaced by an MSUFCU debit card. This agreement is described in Section 7.9 below.
- Platinum VISA Credit Card Agreement and Truth-in-Lending Disclosure Statement, if you have a GCCU credit card which will be replaced by an MSUFCU Platinum VISA. This agreement is described in Section 7.10 below.
- Multi-Featured Loan Agreement and Security Agreement, if you have any of the credit products (including Overdraft Line of Credit, Revolving Line of Credit, or Tuition Loan) that will become an ICLOC. This agreement is described in Section 7.11 below.

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

- Account Agreement
- Certificate of Deposit Truth-in-Savings Disclosure
- IRA Certificate of Deposit Truth-in-Savings Disclosure
- Funds Availability Policy
- Money Market Truth-in-Savings Disclosure
- Privacy Policy
- Service Charge and Fee Schedule
- Your Ability to Withdraw Funds
- Any other agreement or disclosure provided by GCCU to you, other than an agreement or disclosure provided to you for a closed-end loan or HELOC 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, call us at 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:

- **Section 54: A mandatory Arbitration Agreement with a waiver of class action lawsuits. You have the right to opt out of the mandatory Arbitration Agreement and class action waiver. Doing so will not affect any other terms and conditions of your Account or your relationship with MSUFCU. To opt out, you must notify MSUFCU in writing of your intent to do so prior to the Effective Date. Verbiage such as, "I elect to opt out of the Arbitration Agreement" or any words to that effect, and your Account number, must be included in your written notice of intent to opt out. Your notice of intent to opt out can be sent by letter signed by you to MSUFCU at PO Box 1208, East Lansing, MI 48826-1208.**
- **Section 1:** Our right to access your credit reports, credit scores, and other sources of financial history to service your Accounts and loans.
- **Sections 3 and 5:** 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.
- **Section 5:** 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 800-678-4968 or visit any of our branches.
- **Sections 6 through 12:** Separate 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.
- **Section 6:** 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 disbursement 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.
- **Section 15:** 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 the certain conditions.
- **Section 24:** 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 GCCU's Overdraft Protection Plan for your GCCU account(s) will be discontinued.**
 - On or after the Effective 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 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 fees can be incurred if an entity submits a transaction to us more than once and you are not enrolled to receive electronic notices.
- Section 29 through 31: The terms and conditions of your agreement to MSUFCU's rights to apply certain funds in your Account with us and/or property in our possession or control to the balance of certain obligations you owe to us.
- Section 40: All accounts, regardless of balance or age of member, are subject to dormancy, and we will consider an account to be dormant if there are no deposits or withdrawals for a period of 18 months.
- Section 42: We may restrict or suspend access to any or all products or services, except your ability to attend, participate, and vote in annual and special meetings and maintain a savings account, if any account owner engages in conduct that is abusive to us, our employees, the employees of the nonaffiliates with whom we conduct business, and/or our membership. The Board of Directors of MSUFCU has adopted a Member Expulsion and Limitation of Services Policy which addresses the rights and obligations of members. Specifically, the Policy provides that MSUFCU may suspend or limit services to members who are not in good standing. This Policy was adopted to protect members, MSUFCU employees and volunteers, and MSUFCU. You may view the details on "member in good standing" and examples of situations where MSUFCU may suspend or limit services here: msufcu.org/memberstanding.

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 Member2MemberSM (M2MSM) 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 ICLOC, VISA Credit Card, or HELOC, 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 \$200.00 to \$250.00.
- One of the conditions under which longer delays may apply is when you deposit checks totaling more than \$5,750.00 on any one day. The \$5,750.00 threshold is an increase from the threshold of \$5,000.00 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 and IRA/HSA IMMA Disclosure

This enclosed document discloses the features, terms, and conditions of Certificates, IRAs, HSAs, and CESAs 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 your Account will be reduced through the merger, the following service charges will be increased or new for your Account:

Increased Service Charges

- The charge for processing a Garnishment or Levy increases from \$35.00 to \$75.00.
- The charge for an Outgoing International Wire increases from \$40.00 to \$50.00.
- The charge for Account Research (including Checkbook Balancing) increases from \$20.00 per hour to \$25.00 per hour.

- The charge for a Cashier's Check increases from \$3.00 to \$5.00 per check.
- The charge for a Paper Statement Copy increases from \$2.00 to \$5.00.

New Service Charges

- A \$30.00 Courtesy Pay Daily Usage Charge will allow members who have been approved for and have opted-in to our Courtesy Pay service to use their Courtesy Pay limit to cover authorized transactions when their account is overdrawn 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 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.
- An International Service Assessment charge of 1.00% for ATM/PIN-based transactions and 3.00% for signature-based transactions will apply for transactions made using a Platinum VISA Credit Card or a VISA Debit Card.
- \$100.00 Federal Reserve International Check Processing charge
- \$75.00 Escheatment charge
- \$50.00 Returned International Check charge
- \$35.00 Skip-A-Pay charge
- \$35.00 Standard International Check Processing charge
- \$20.00 International Currency Purchase and International Currency Sale charge
- \$10.00 Canadian Check Processing charge
- \$5.00 ACH TEL charge for any one-time, telephone-initiated ACH payment
- \$4.50 VISA Gift Card charge
- \$1.00 per page Temporary Check charge
- \$1.00 Non-CO-OP ATM charge

7.8 Privacy Policy

This enclosed document discloses the circumstances under which we may share your information and you can limit information sharing.

- **If you wish to limit our sharing of your information as described in this document, you can call us at 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.

7.10 Platinum VISA Credit Card Agreement and Truth-in-Lending Disclosure Statement

This document discloses terms and conditions that apply when you receive and use a Platinum VISA Credit Card issued by us.

7.11 Multi-Featured Loan Agreement and Security Agreement

This document discloses terms and conditions that apply to various loans and credit products we offer. As of the Effective Date, the highlighted sections of this enclosed document will apply to any ICLOC (formerly, "Overdraft Line of Credit," "Revolving Line of Credit," or "Tuition Loan") you may have with us.



NOTICE OF CHANGE IN TERMS

Overdraft Line of Credit

Michigan State University Federal Credit Union ("MSUFCU") is making important changes to your Overdraft Line of Credit Agreement. These changes are being made as a result of the merger between Gabriels Community Credit Union ("GCCU") and MSUFCU. If you do not have an Overdraft Line of Credit that was opened with GCCU, this does not apply to you.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, refer to the information below. These changes will impact your account as follows:

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ANNUAL PERCENTAGE RATE ("APR").

Changes to the APR will take effect on March 1, 2024 (the "APR Effective Date"); changes to the Fees will take effect on March 1, 2024 (the "Fee Effective Date").

Transactions posted on or after the APR Effective Date: Changes to the APR described below will apply to transactions posted on or after the APR Effective Date. Changes to the Fees described below will apply to transactions posted on or after the Fee Effective Date.

Transactions posted before the APR Effective Date: Your current APR will continue to apply to transactions posted before the APR Effective Date.

Current balances before the APR Effective Date: Your current APR will continue to apply to these transactions.

Revised Terms, as of the APR Effective Date

APR for Cash Advances

17.9%

Penalty APR and When It Applies

17.9%

The Penalty APR is applied if your account becomes delinquent 60 days.

How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.

Revised Terms, as of the Fee Effective Date

Penalty Fees

- Late Payment Fee

\$25

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Other Fees & Disclosures:Your Minimum Payment:

The required minimum payment will be calculated as 3% of the outstanding balance after each advance, but at no time will the minimum payment be less than \$20. The minimum monthly payment will be increased by any balance outstanding in excess of the credit limit.

Late Payment Fee:

The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days after the payment due date. When the minimum payment for your account is not made within the 7-day grace period, a late payment fee will be assessed in the amount of \$25.

Telephone Initiated ACH Payment Fee:

A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your account.

Should you have questions or concerns regarding this notice, please do not hesitate to contact us at 800-678-4968.



NOTICE OF CHANGE IN TERMS

Revolving Line of Credit

Michigan State University Federal Credit Union ("MSUFCU") is making important changes to your Revolving Line of Credit Agreement. These changes are being made as a result of the merger between Gabriels Community Credit Union ("GCCU") and MSUFCU. If you do not have a Revolving Line of Credit that was opened with GCCU, this does not apply to you.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, refer to the information below. These changes will impact your account as follows:

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ANNUAL PERCENTAGE RATE ("APR").

Changes to the APR will take effect on March 1, 2024 (the "APR Effective Date"); changes to the Fees will take effect on March 1, 2024 (the "Fee Effective Date").

Transactions posted on or after the APR Effective Date: Changes to the APR described below will apply to transactions posted on or after the APR Effective Date. Changes to the Fees described below will apply to transactions posted on or after the Fee Effective Date.

Transactions posted before the APR Effective Date: Your current APR will continue to apply to transactions posted before the APR Effective Date.

Current balances before the APR Effective Date: Your current APR will continue to apply to these transactions.

Revised Terms, as of the APR Effective Date

APR for Cash Advances	14.9%
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.

Revised Terms, as of the Fee Effective Date

Penalty Fees <ul style="list-style-type: none">Late Payment Fee	\$25
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Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Other Fees & Disclosures:Your Minimum Payment:

The required minimum payment will be calculated as 3% of the outstanding balance after each advance, but at no time will the minimum payment be less than \$20. The minimum monthly payment will be increased by any balance outstanding in excess of the credit limit.

Late Payment Fee:

The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days after the payment due date. When the minimum payment for your account is not made within the 7-day grace period, a late payment fee will be assessed in the amount of \$25.

Telephone Initiated ACH Payment Fee:

A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your account.

Should you have questions or concerns regarding this notice, please do not hesitate to contact us at 800-678-4968.



NOTICE OF CHANGE IN TERMS

Tuition Loan

Michigan State University Federal Credit Union ("MSUFCU") is making important changes to the Tuition Loan Agreement. These changes are being made as a result of the merger between Gabriels Community Credit Union ("GCCU") and MSUFCU. If you do not have a Tuition Loan that was opened with GCCU, this does not apply to you.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, refer to the information below. These changes will impact your account as follows:

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ANNUAL PERCENTAGE RATE ("APR").

Changes to the APR will take effect on March 1, 2024 (the "APR Effective Date"); changes to the Fees will take effect on March 1, 2024 (the "Fee Effective Date").

Transactions posted on or after the APR Effective Date: Changes to the APR described below will apply to transactions posted on or after the APR Effective Date. Changes to the Fees described below will apply to transactions posted on or after the Fee Effective Date.

Transactions posted before the APR Effective Date: Your current APR will continue to apply to transactions posted before the APR Effective Date.

Current balances before the APR Effective Date: Your current APR will continue to apply to these transactions.

Revised Terms, as of the APR Effective Date

Penalty APR and When It Applies

17.9%

The Penalty APR is applied if your account becomes delinquent 60 days.

How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.

Revised Terms, as of the Fee Effective Date

Penalty Fees

- Late Payment Fee

\$25

Other Fees & Disclosures:Automatic Tuition Loan advances to Resurrection School:

Automatic Tuition Loan advances to Resurrection School will end on the Effective Date.

Your Minimum Payment:

The required minimum payment will be calculated as 3% of the outstanding balance after each advance, but at no time will the minimum payment be less than \$20. The minimum monthly payment will be increased by any balance outstanding in excess of the credit limit.

Late Payment Fee:

The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days after the payment due date. When the minimum payment for your account is not made within the 7-day grace period, a late payment fee will be assessed in the amount of \$25.

Telephone Initiated ACH Payment Fee:

A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your account.

Should you have questions or concerns regarding this notice, please do not hesitate to contact us at 800-678-4968.



NOTICE OF CHANGE IN TERMS

VISA Classic Credit Card

Michigan State University Federal Credit Union ("MSUFCU") is making important changes to the VISA Classic Credit Card Agreement. These changes are being made as a result of the merger between Gabriels Community Credit Union ("GCCU") and MSUFCU. If you do not have a VISA Classic Credit Card issued by GCCU, this does not apply to you.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, refer to the information below. These changes will impact your account as follows:

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ANNUAL PERCENTAGE RATE ("APR").

Changes to the APR will take effect on March 1, 2024 (the "APR Effective Date"); changes to the Fees will take effect on March 1, 2024 (the "Fee Effective Date").

Transactions posted on or after the APR Effective Date: Changes to the APR described below will apply to transactions posted on or after the APR Effective Date. Changes to the Fees described below will apply to transactions posted on or after the Fee Effective Date.

Transactions posted before the APR Effective Date: Your current APR will continue to apply to transactions posted before the APR Effective Date.

Current balances before the APR Effective Date: Your current APR will continue to apply to these transactions.

You have the right to reject the Fee changes disclosed below unless you fail to make a required minimum periodic payment within 60 days after the due date for that payment. You have the right to reject the addition of the security interest outlined on page 2 of this notice. To reject the changes, call us at 800-678-4968. Please note that if you reject these changes, your ability to use the account for further advances will be terminated.

Revised Terms, as of the APR Effective Date

APR for Purchases, Balance Transfers, and Cash Advances	12.9%
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

Revised Terms, as of the Fee Effective Date

Transaction Fees <ul style="list-style-type: none"> • International Transaction and Cash Advance Fees 	1% for ATM transactions 3% for all other transactions calculated after the transaction has been converted to U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee 	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15.
Other Fees <ul style="list-style-type: none"> • Returned Convenience Check 	\$25

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Addition of Security Interest; Shares as Security; Cross-Collateral:

To secure performances of your obligations under this Agreement, you hereby grant to MSUFCU a security of interest in funds you may have on deposit with MSUFCU from time to time and in any other money MSUFCU may owe you. You understand and intend that by reason of such security interest here granted, MSUFCU may satisfy your indebtedness under this Agreement by charging your deposit account(s) maintained with MSUFCU if you default in payment under this Agreement, without further notice to you. If a specific dollar amount has been pledged, MSUFCU will freeze shares in that account to the extent of the specified pledge. Otherwise, your shares may be withdrawn unless you are in default. This security interest does not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

Cross Collateral: Any collateral securing other loans with the Credit Union, except loans secured by real property used as your principal dwelling or property used for personal, family or household purposes, will also secure advances made under this agreement.

Other Fees & Disclosures:

Your Minimum Payment:

The required minimum payment will be calculated as 2% of your total new balance but not less than \$15.00, plus the amount of any prior minimum payments you have not paid. In addition, any time your total new balance exceeds your credit limit, you must immediately pay the excess upon demand.

Late Payment Fee:

The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days after the payment due date. When the minimum payment for your credit card is not made within the 7-day grace period, a late payment fee will be assessed as follows:

- \$25 if the minimum due is \$25 or more;
- \$15 if the minimum due is \$15 to \$24.99;
- \$0 if the minimum due is less than \$15.

Card Replacement Fee:

If your account is subject to a card replacement fee, a fee will be charged for each replacement card that is issued to you for any reason as follows:

- \$5.00 if picked up at a branch.
- \$20.00 for domestic delivery.
- \$35.00 for international delivery.

Telephone Initiated ACH Payment Fee:

A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your account.

Rewards Program:

Any rewards program associated with your account is being discontinued.

Your amended Credit Card Agreement is enclosed. Should you have questions or concerns regarding this notice, please do not hesitate to contact us at 800-678-4968.



NOTICE OF CHANGE IN TERMS

VISA Platinum Credit Card

Michigan State University Federal Credit Union ("MSUFCU") is making important changes to the VISA Platinum Credit Card Agreement. These changes are being made as a result of the merger between Gabriels Community Credit Union ("GCCU") and MSUFCU. If you do not have a VISA Platinum Credit Card issued by GCCU, this does not apply to you.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, refer to the information below. These changes will impact your account as follows:

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR ANNUAL PERCENTAGE RATE ("APR").

Changes to the APR will take effect on March 1, 2024 (the "APR Effective Date"); changes to the Fees will take effect on March 1, 2024 (the "Fee Effective Date").

Transactions posted on or after the APR Effective Date: Changes to the APR described below will apply to transactions posted on or after the APR Effective Date. Changes to the Fees described below will apply to transactions posted on or after the Fee Effective Date.

Transactions posted before the APR Effective Date: Your current APR will continue to apply to transactions posted before the APR Effective Date.

Current balances before the APR Effective Date: Your current APR will continue to apply to these transactions.

You have the right to reject the Fee changes disclosed below unless you fail to make a required minimum periodic payment within 60 days after the due date for that payment. You have the right to reject the addition of the security interest outlined on page 2 of this notice. To reject the changes, call us at 800-678-4968. Please note that if you reject these changes, your ability to use the account for further advances will be terminated.

Revised Terms, as of the APR Effective Date

APR for Purchases, Balance Transfers, and Cash Advances	9.9%
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

Revised Terms, as of the Fee Effective Date

Transaction Fees <ul style="list-style-type: none"> • International Transaction and Cash Advance Fees 	1% for ATM transactions 3% for all other transactions calculated after the transaction has been converted to U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee 	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15.
Other Fees <ul style="list-style-type: none"> • Returned Convenience Check 	\$25

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Addition of Security Interest; Shares as Security; Cross-Collateral:

To secure performances of your obligations under this Agreement, you hereby grant to MSUFCU a security of interest in funds you may have on deposit with MSUFCU from time to time and in any other money MSUFCU may owe you. You understand and intend that by reason of such security interest here granted, MSUFCU may satisfy your indebtedness under this Agreement by charging your deposit account(s) maintained with MSUFCU if you default in payment under this Agreement, without further notice to you. If a specific dollar amount has been pledged, MSUFCU will freeze shares in that account to the extent of the specified pledge. Otherwise, your shares may be withdrawn unless you are in default. This security interest does not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

Cross Collateral: Any collateral securing other loans with the Credit Union, except loans secured by real property used as your principal dwelling or property used for personal, family or household purposes, will also secure advances made under this agreement.

Other Fees & Disclosures:

Your Minimum Payment:

The required minimum payment will be calculated as 2% of your total new balance but not less than \$15.00, plus the amount of any prior minimum payments you have not paid. In addition, any time your total new balance exceeds your credit limit, you must immediately pay the excess upon demand.

Late Payment Fee:

The grace period within which a late payment can be made without incurring a late payment fee will decrease from 9 days to 7 days after the payment due date. When the minimum payment for your credit card is not made within the 7-day grace period, a late payment fee will be assessed as follows:

- \$25 if the minimum due is \$25 or more;
- \$15 if the minimum due is \$15 to \$24.99;
- \$0 if the minimum due is less than \$15.

Card Replacement Fee:

If your account is subject to a card replacement fee, a fee will be charged for each replacement card that is issued to you for any reason as follows:

- \$5.00 if picked up at a branch.
- \$20.00 for domestic delivery.
- \$35.00 for international delivery.

Telephone Initiated ACH Payment Fee:

A \$5.00 service charge titled "ACH TEL" will be assessed for any one-time, telephone-initiated ACH payment to your account.

Rewards Program:

Any rewards program associated with your account is being discontinued.

Your amended Credit Card Agreement is enclosed. Should you have questions or concerns regarding this notice, please do not hesitate to contact us at 800-678-4968.