



Personal Account Conversion Guide

*Algonquin State Bank Customers
Welcome to MSU Federal Credit Union*

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IMPORTANT DATES

1/24/25

- The last day your ASB accounts and cards will be available, until **11:59 p.m. CT.**
- The former ASB branches at 2400 Huntington Drive N. and 800 E. Algonquin Road in Algonquin, IL will close at **4:00 p.m. CT on January 24, 2025,** and reopen to service your MSUFCU account(s) at **9:00 a.m. CT on January 25, 2025.**

Additionally, our drive-up lanes will close at **5:30 p.m. CT on January 24, 2025,** and reopen to service your MSUFCU account(s) at **8:00 a.m. CT on January 25, 2025.**
- ASB online and mobile banking access will be unavailable beginning at **5:30 p.m. CT.**

Prior to 1/25/25

- A temporary username and password for MSUFCU’s online banking platform, ComputerLine,® will be sent to you via separate mailings. You will need this information to set up online account access.
- You will be mailed your new MSUFCU base account number, which will serve as your temporary username for your initial ComputerLine login.
- You will receive your new MSUFCU VISA Debit/ATM Card to replace your existing ASB card(s). **You may activate your new card on or after January 25, 2025.**

1/25/25

- Your new MSUFCU account(s) will be available. You may begin using your new MSUFCU VISA Debit/ATM Card upon activation and log in to online banking, the MSUFCU Mobile app, and bill payment.
- **Beginning January 25, 2025,** Home Equity Loans and Home Equity Lines of Credit may be remitted via telephone (800-678-4968), ComputerLine, or the MSUFCU Mobile app.
- Mortgage payments due **on or after January 25, 2025,** that are made by mail should be sent to P.O. Box 2505, East Lansing, MI 48826.

1/26/25

- **Beginning January 26, 2025,** mortgage payments may be remitted via telephone (800-678-4968), ComputerLine, or the MSUFCU Mobile app.

Starting 2/1/25

- Your final statement reflecting your ASB accounts will be sent during the **first week of February 2025.**

WE ARE HERE TO HELP!

If you have questions, please visit any MSUFCU branch, call us at **312-270-0204,** or chat with Fran, MSUFCU’s virtual assistant, at **msufcu.org/algonquin.**

Beginning on **January 25, 2025,** phone calls will not be directed to our branches but will be routed to our dedicated MSUFCU Call Center. Our friendly and helpful Call Center staff can provide you with assistance regarding your account(s) and transactions or any questions you may have.

We look forward to serving you as an MSUFCU member and helping you achieve your financial goals and dreams.

ONLINE BANKING INFORMATION

Access to ASB’s online banking platform will be unavailable beginning **January 24, 2025, at 5:30 p.m. CT.**

You will be able to log in to your MSUFCU account via ComputerLine, our online banking platform, at **msufcu.org** beginning **January 25, 2025.**

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 January 25, 2025. 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. You will also be prompted to enter your electronic correspondence preference.

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

There is a Statement Copy Service Charge for statements dated prior to December 2024. Please see the Schedule of Service Charges on page 14 for more details.

WELCOME TO MSUFCU

We are thrilled to welcome you to MSU Federal Credit Union (MSUFCU)! Like Algonquin State Bank (ASB), MSUFCU is deeply committed to supporting the people who live and work in the communities we serve.

Our story began in 1937 on Michigan State University’s campus, where faculty and staff came together to create a safe place to save and borrow money during the Great Depression. Today, MSUFCU has grown to serve over 360,000 members, with 34 branches, \$8.15 billion in assets, and more than 1,200 employees, all dedicated to helping our members, like you, achieve financial success.

From buying your first car or home to starting a business or saving for the future, we’re here to help you reach your goals. Every day, our team lives our mission: to empower you to achieve financial success, and ultimately your dreams.

As a member, you’ll gain access to a broad range of financial products and services, including digital banking tools, free financial education resources, convenient branch locations, and competitive loan options. We are excited to provide you with exceptional service and tools to help you reach your financial goals.

Reminder: MSUFCU will never call you asking for 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 ASB to MSUFCU. It contains dates, important product information, and key details about the account conversion process. **Please review this information carefully.**

If you have any questions, please call us at **312-270-0204** 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/algonquin.

FREQUENTLY ASKED QUESTIONS (FAQS)

As your ASB 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 ASB accounts be converted to MSUFCU accounts?

All ASB accounts will officially be converted to MSUFCU accounts on **January 25, 2025**.

Will any branches be closed or consolidated?

We are continually seeking ways to improve the efficiency of the operations of the Credit Union. **However, we have no plans to close any branches at this time.**

In fact, starting **January 25, 2025**, you’ll have access to three additional branch locations in McHenry County, IL, expanding our network to 34 branches in two states.

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 **January 25, 2025**, your new routing/transit number with MSUFCU for consumer accounts is **272479663**. For a short time, your old ASB routing number will continue to work for any ACH or wire transfer transactions received for your account.

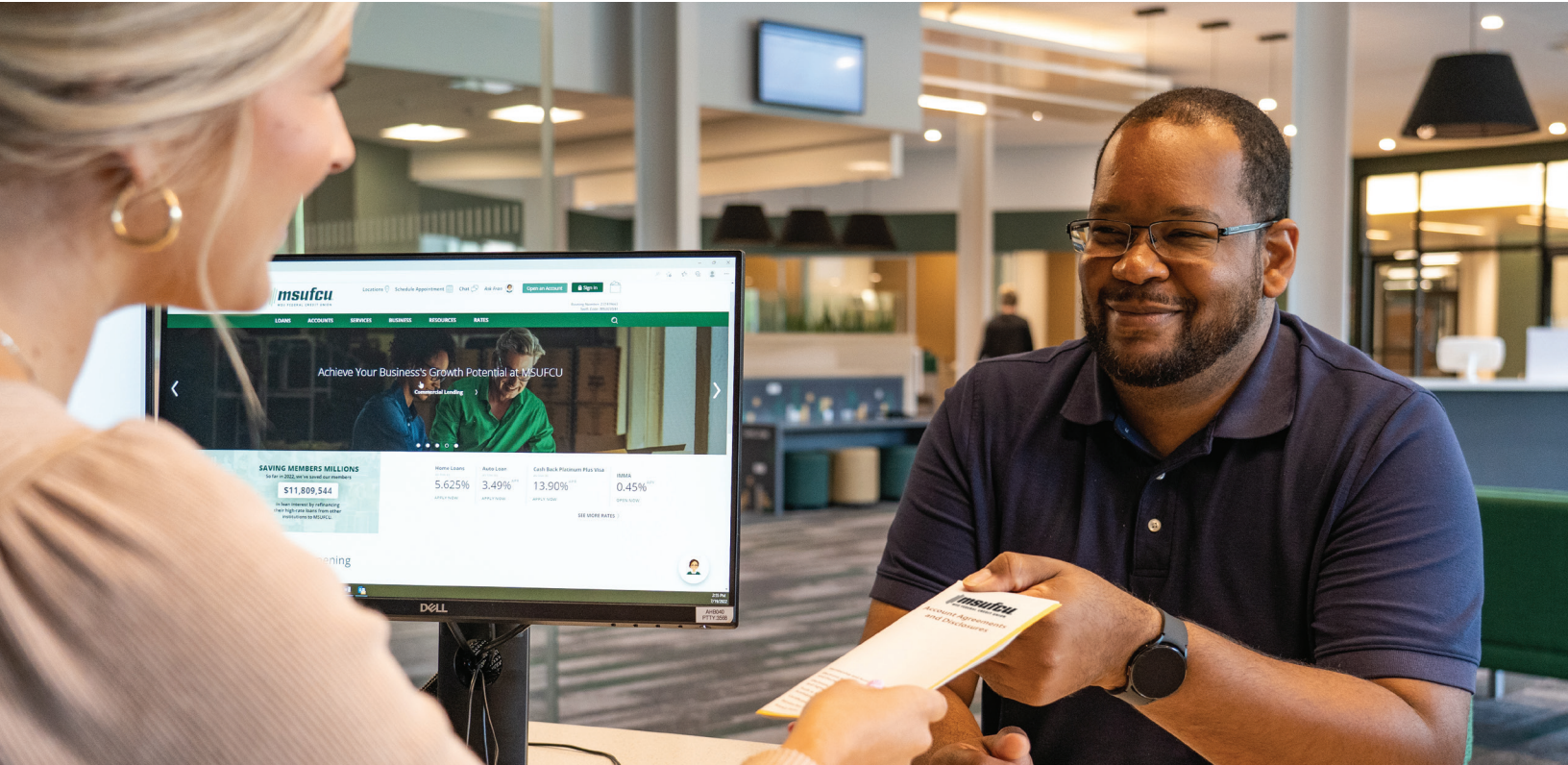
VISA Debit and ATM Cards

You will receive your new MSUFCU VISA Debit/ATM Card to replace your existing ASB card(s) prior to **January 25, 2025**. You can activate and begin using your new card on **January 25, 2025**.

Checks

For a short time following conversion, MSUFCU will continue to process any ASB 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 ASB 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.

ACTION STEP

You can order checks for your personal account by logging into ComputerLine and selecting **'Manage'** from the top menu, then **'Order Checks.'** Call us or visit your local branch and we can assist you with ordering new checks.

Please note, members aged 55 or older qualify for one free box of checks per calendar year on one checking account only.

How are my funds insured?

Insurance of deposits at MSUFCU, referred to as “share insurance,” is provided by the National Credit Union Administration (“NCUA”). The NCUA insures your accounts at MSUFCU up to \$250,000, per member, per ownership category. NCUA share insurance is backed by the full faith and credit of the U.S. Government. You can visit the NCUA's website at [ncua.gov](https://www.ncua.gov) for detailed information about share insurance coverage.

ACCOUNT CONVERSION FAQs

What is account conversion?

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

What should I know to prepare for account conversion?

Branch Access: The former ASB branches at 2400 Huntington Drive N. and 800 E. Algonquin Road in Algonquin, IL will close at **4:00 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU accounts at **9:00 a.m. CT on January 25, 2025**.

Additionally, our drive-up lanes will close at **5:30 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU accounts at **8:00 a.m. CT on January 25, 2025**.

Debit Card and ATM Card: Your ASB debit/ATM card will be available for use until **January 24, 2025, at 11:59 p.m. CT**; please destroy it after this date. Your new MSUFCU VISA Debit/ATM Card will be mailed to you prior to January 25, 2025. **You can activate and start using your MSUFCU VISA Debit/ATM Card on January 25, 2025.**

Online/Mobile Banking and Bill Pay: Access to your ASB account(s) online and via Mobile Banking will discontinue on **January 24, 2025, at 5:30 p.m. CT**. You will be able to log in to MSUFCU's digital banking platform ComputerLine, mobile app, and online bill payment on **January 25, 2025**. 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 ASB account(s)?

We have selected the MSUFCU account(s) that most closely matches your current ASB 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 account(s) quickly and easily after the conversation date of **January 25, 2025**.

What will my new account number and routing number be?

Your new MSUFCU account number will be mailed to you prior to January 25, 2025.

Your new routing/transit number with MSUFCU is **272479663**. For a short time, your old ASB 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. Please note that this only applies to the routing number and not the account number, and that you will still need to contact these companies to update your account number. You may also be contacted by those companies to confirm the change in routing number.

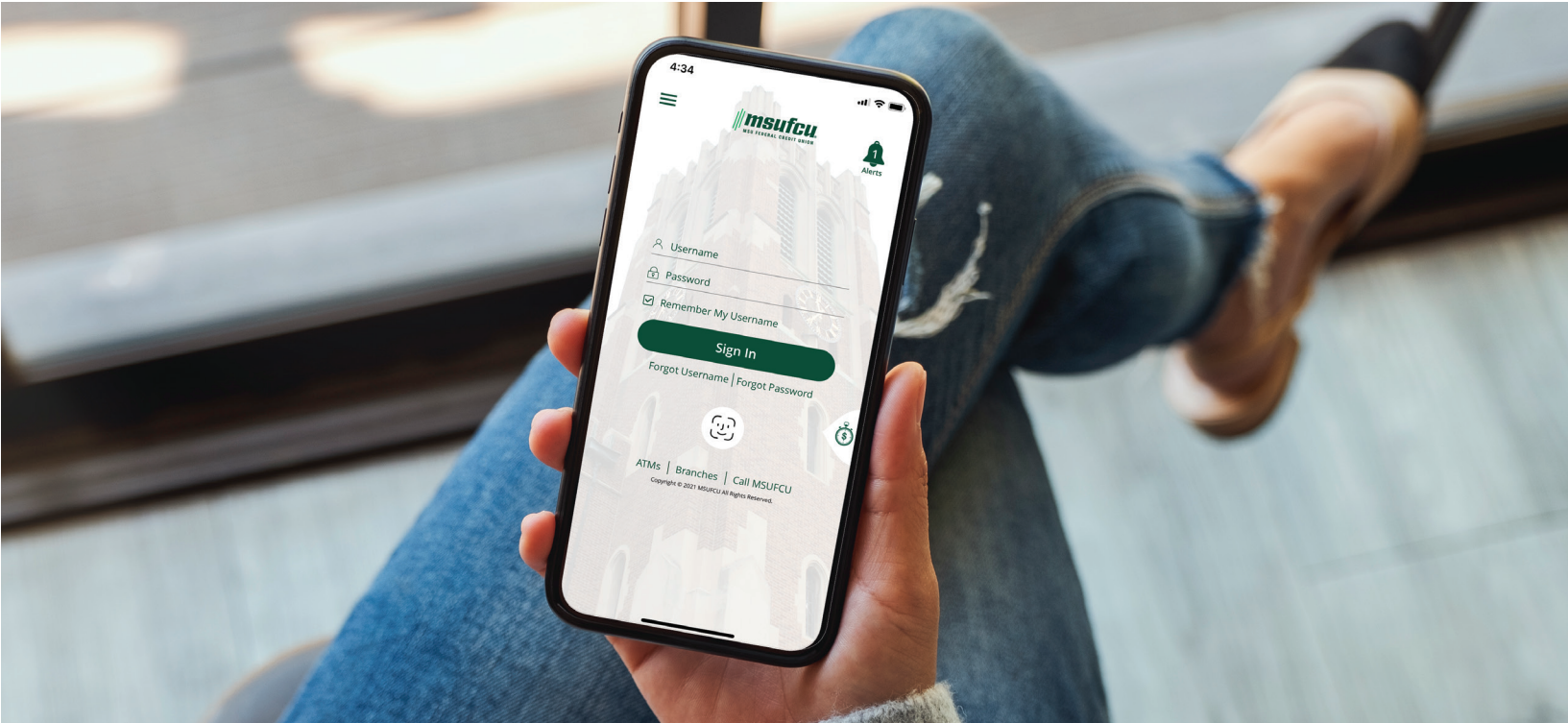
As a new credit union member, each of your accounts will have a seven-digit base account number with a two-digit share ID number, both of which you will need for ACH transactions.

You can find your new seven-digit base account number on ComputerLine and the mobile app under **'My Profile.'** You can also find your two-digit share ID number (ex.-01) on the **'Accounts'** page in ComputerLine and the mobile app.

After January 25, 2025, you'll need to update any existing ACH transactions to your new account number (seven-digit base account number + two-digit share ID number) and routing number.

ACTION STEP

Beginning **January 25, 2025**, notify any companies originating ACH or wire transactions for your account of your new account number and routing number.



ACCOUNT CONVERSION INFORMATION

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 ASB’s online banking platform will be unavailable beginning **January 24, 2025, at 5:30 p.m. CT.**
- You will be able to log in to your MSUFCU account via ComputerLine, our online banking platform, at **msufcu.org** beginning **January 25, 2025.**
- **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 January 25, 2025.** 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.
- If you have multiple MSUFCU base account numbers, each will have a separate online banking profile and serve as the temporary username for setting up respective online account access.
- 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. **Please note, all accounts will convert with existing parties on all shares and loans.**
- You will need to agree to MSUFCU’s digital banking agreement and bill pay disclosure upon initial login. You will also be prompted to enter your electronic correspondence preference.
- 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 ASB account history will not transfer or appear in your new MSUFCU account.** We advise members to save your ASB statements for ease of access. However, we can provide past ASB statements to you if needed in the future.

ACTION STEP

So that you have record of your electronic statements at ASB, we recommend you download or save screenshots of your statements on the ASB online banking system prior to **January 24, 2025.**

ACTION STEP

Log in to your new ComputerLine account beginning **January 25, 2025.**

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 **January 25, 2025.**
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 ASB mobile app will discontinue on **January 24, 2025, at 5:30 p.m. CT.** Beginning **January 25, 2025,** you will be able to access your accounts using the MSUFCU Mobile app.

ACTION STEP

Download the MSUFCU Mobile app on or after **January 25, 2025,** and delete your ASB mobile banking app. Log in to the MSUFCU Mobile app using your MSUFCU username and ComputerLine password.

Bill Pay

ASB online Bill Pay services will end on **January 24, 2025, at 5:30 p.m. CT.** After this time, you will no longer be able to create new bill payments in the ASB Bill Pay system, and any previously scheduled payments set for after this deadline will not be processed. You can enroll in MSUFCU’s bill payment services on **January 25, 2025.**

Your ASB bill payment payee information will not transfer to MSUFCU. You will need to re-enter this information in ComputerLine or the mobile app on or after January 25, 2025.

ACTION STEP

So that you have record of your electronic bill payments at ASB, we recommend you capture and save screenshots of your Bill Pay activity and list of payees with account and payment information on the ASB online banking system prior to **January 24, 2025.**

Printed Statements and eStatements

Your final statement from ASB will be sent out during the first week of February. For statement history prior to January 25, 2025, contact our Call Center at **800-678-4968** to request statement copies.

If you currently receive electronic statements from ASB, 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 prior to **January 25, 2025,** for reference.

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

If you have checking accounts or loans, you will receive monthly statements. These statements will include any savings account activity, including from Certificates, IRAs, and money market accounts.

If you do not have a checking account or loan, you will receive a quarterly statement for any Certificates, IRAs, and money market account(s) you may have. However, if you perform a transaction (via branch, ATM, audio response, or ACH transfer) during a given month, you will receive a statement for that month instead.

However, if your account(s) is/are dormant, you will receive statements on a quarterly basis instead.

ACTION STEP

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

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 an ASB debit/ATM card, we will automatically issue you a new MSUFCU VISA Debit/ATM Card. You may continue to use your ASB debit/ATM card until **January 24, 2025, at 11:59 p.m. CT.**

ACTION STEP

On or after **January 25, 2025**, you may activate your new debit/ATM card and select your personal identification number (PIN) by calling the number located on the card carrier and on the activation sticker.

On **January 25, 2025**, you may begin using your new MSUFCU VISA Debit/ATM Card. You will no longer be able to use your ASB debit/ATM card after **January 24, 2025, at 11:59 p.m. CT.**

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

ACTION STEP

If you have recurring payments tied to your ASB debit/ATM 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, **January 25, 2025**, any previous limit(s) you may have had for payment of overdrafts through ASB's Overdraft Protection plan for your ASB 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). **Only one checking account per base account can have Courtesy Pay.**

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.

For more information on Courtesy Pay and Courtesy Pay for Debit, visit our website at **msufcu.org/overdraftprotection**.

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.

To make a loan payment, members can choose from the following options:

- **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 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.
- **Visit one of our branches to make a payment in person.**
- **Send a loan payment by mail to the following address:**

3777 West Road
P.O. 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 **800-678-4968**.

Mortgages, Home Equity Loans, and Home Equity Lines of Credit

Payments will no longer be accepted through the system used by ASB as of the system conversion date of **January 25, 2025**. Please send all payments due on or after **January 25, 2025**, to MSUFCU at this address: MSU Federal Credit Union, P.O. Box 2505, East Lansing, MI 48826.

Beginning January 25, 2025, Home Equity Loans and Home Equity Lines of Credit may be remitted be remitted via telephone (800-678-4968) or via ComputerLine, or the MSUFCU Mobile app.

Beginning January 26, 2025, mortgage payments to MSUFCU may also be remitted via telephone (800-678-4968), MSUFCU’s online banking platform called ComputerLine, or the MSUFCU Mobile app. In a separate mailing, you should have received login information to access your account through ComputerLine or the MSUFCU Mobile app. If your mortgage payment is set up as ACH/EFT, the automated loan payment will convert over to MSUFCU. Partial payments will no longer be accepted as of **January 25, 2025**, and full payments must be made on a monthly basis.

Receiving ACH Transactions/Direct Deposits

If you currently have payroll direct deposit or federal recurring payments such as Social Security sent to your ASB account, you must inform your deposit provider of your new routing number and your new MSUFCU account number that you would like your funds deposited into.

MSUFCU’s transit routing number is 272479663. To determine the account number for a specific share in your account, you simply **add the two-digit share ID to the end of the seven-digit base account number**. If you require a letter that includes all the necessary direct deposit information to provide to your employer, please feel free to contact us. Please contact our Call Center at **800-678-4968** if you need assistance determining this number.

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

ACTION STEP

Notify your employer or the organization sending/receiving the ACH to/from your account of the routing number and account number (base account number + share ID) change to help avoid delays in posting the transaction.

Setting Up Direct Deposit

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

- Step 1: Include the MSUFCU routing number (272479663) and your new seven-digit base account number.
- This information can be found under ‘My Profile’ in ComputerLine and the mobile app.
- Step 2: Select the account you would like to send your direct deposit to by including the two-digit share ID number (ex.-01) on the end of your base account number.
- This information can be found on the ‘Accounts’ page in ComputerLine and the mobile app.

Direct Deposit Information Example:

Routing Number: 272479663
Account Number: 1234567-01

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 3:30 p.m. CT. 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

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.

***Silver Spartan:** This special package of benefits and services for our members 55 years of age or older is free and available for one primary account. Included in this package is the benefit of having one Classic Checking account that will not be assessed a service charge in relation to the Classic Checking minimum balance requirement, one free box of custom style checks per calendar year, free money orders, free cashier’s checks, free notary services, free signature guarantees, free outgoing domestic wire transfers, and discounted international wire transfers.

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, **January 25, 2025**, your ASB account(s) will be converted to MSUFCU account(s). Please consult your current ASB statement(s) to locate the name of your account(s). For more detailed information, visit **msufcu.org/algonquin**.

CHECKING ACCOUNTS	
Former ASB Account(s)	New MSUFCU Account(s)
Senior Checking Regular Checking No Minimum Checking	Classic Checking *Silver Spartan
Free Checking	Totally Green Checking
NOW Checking	Money Market Checking

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 Builder:SM 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, **January 25, 2025**, your ASB account(s) will be converted to MSUFCU account(s). Please consult your current ASB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/algonquin.

SAVINGS ACCOUNTS	
Former ASB Account(s)	New MSUFCU Account(s)
Statement Savings Passbook Savings	Spartan Saver
Christmas Club	Holiday/Vacation Account
Money Market Investor Money Market	Insured Money Management Account (IMMA)

SAVINGS ACCOUNTS (CONTINUED)	
Former ASB Account(s)	New MSUFCU Account(s)
Mortgage Escrow	Mortgage Escrow
CERTIFICATES	
Former ASB Account(s)	New MSUFCU Account(s)
Certificate of Deposit	Certificate
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) & COVERDELL EDUCATION SAVINGS ACCOUNTS (CESAs)	
Former ASB Account(s)	New MSUFCU Account(s)
IRA Variable	IRA Insured Money Management Account (IRA IMMA)
IRA Certificate of Deposit	IRA Certificate
Education IRA	CESA
CONSUMER CREDIT AND LOANS	
Former ASB Account(s)	New MSUFCU Account(s)
Auto Loan	Auto Loan
Certificate of Deposit Secured Loan	Secured Certificate Loan
Redi Reserve Overdraft Line of Credit	Instant Cash Line of Credit

Safe Deposit Box

Safe deposit boxes are available at our Randall Road, Algonquin Road, and McHenry Branches. Call **800-678-4968** to check the availability of specific sizes. Space is limited and boxes are offered on a first-come, first-served basis.

Safe Deposit Hours:

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

Safe deposit boxes are also available in Michigan at our Headquarters, Auburn Hills Regional Office, and US 31 Traverse City Branch. Visit our website for more details.

Further Assistance

We understand the upcoming changes can be confusing, and we are here to assist you. If you have questions, please contact us using any of the various contact methods listed on page 16.

We welcome you as a valued member of MSUFCU and look forward to the opportunity to provide you with superior service and help you reach your financial goals.

If you would like to change the MSUFCU account you are being converted into or would like to add any additional accounts, you can stop into any MSUFCU branch after January 25, 2025, and a specialist will assist you.

SCHEDULE OF SERVICE CHARGES — EFFECTIVE JANUARY 7, 2025

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Michigan State University Federal Credit Union (MSUFCU). Within this document, the words “we,” “us,” and “our” refer to MSUFCU, and the words “you” and “your” refer to you as a recipient of services we provide.

Checking Account Services Charges	
Totally Green Checking	No Charge
Classic Checking <div>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</div>	\$5.00 monthly minimum balance charge
Money Market Checking <div>Maintain a daily minimum balance of \$2,000 to avoid the monthly minimum balance charge.</div>	\$5.00 monthly minimum balance charge
Rebuild Checking <div>Use another checking account type or a credit card to avoid the monthly service charge.</div>	\$10.00 monthly
No Dividend Checking <div>Maintain a daily minimum balance of \$500 to avoid the monthly minimum balance charge.</div>	\$5.00 monthly minimum balance charge
Account Overdraft Charges	
Non-Sufficient Funds (NSF)	No Charge
Non-Sufficient Funds (NSF), Courtesy Pay, or Overdraft Transfer Notice	No Charge
Electronic	
Paper ¹ <div>Elect electronic notices to avoid paper notice charges.</div>	\$2.00
Courtesy Pay Daily Usage ²	\$30.00 per day
Check or ACH	
Debit Card <div>Setting up eAlerts and Overdraft Transfers with links from shares or lines of credit can help avoid Courtesy Pay Daily Usage charges.</div>	\$30.00 per day
Account Service Charges	
Cashier's Check <div>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</div>	\$5.00
Check Copy <div>Obtain a check copy from our mobile app or ComputerLine to avoid the check copy charge.</div>	\$5.00
Checkbook Balancing <div>Obtain statement copies from our mobile app or ComputerLine to balance the account yourself to avoid the checkbook balancing charge.</div>	\$25.00 per hour

Account Service Charges (continued)	
Coin Machine Use	No Charge
Member	
Nonmember	10% of transaction amount
<i>Open an account to avoid the nonmember coin machine use charge.</i>	
Convenience Loan Payment or Account Deposit	\$7.95 per payment attempt
ACH TEL	
Pay-By-Debit	\$7.95 per payment attempt
<i>Use a check, transfer from an MSUFCU account, or use online bill payment to avoid the ACH TEL (Telephone-Initiated Entry, a one-time ACH deposit or payment to your account) or Pay-By-Debit convenience charge.</i>	
Dormant Account	\$5.00 monthly
<i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	
Escheatment	\$75.00 per each base account escheated
<i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	
Legal Processing	\$75.00 per each garnishment received
Garnishment	
Levy	\$75.00 per each levy received
Mobile App and ComputerLine	No Charge
Money Order	\$3.00
<i>Use a debit card, online bill payment, or personal check to avoid the money order charge.</i>	
Notary	\$1.00 per page after 2 pages
Online Bill Payment — Pay Bills	No Charge
Personal Check Printing, Checkbook Covers, and Accessories	Varies depending on the style of check ordered, starting at \$16.00
<i>Use a debit card or online bill payment to avoid the check printing charge.</i>	
Phone Transfer	No Charge
Research	\$25.00 per hour
<i>Obtain a statement from our mobile app or ComputerLine to avoid the research charge.</i>	

Account Service Charges (continued)

Returned Deposited Check	No Charge
Domestic	
International	\$50.00
<i>Ask the sender to use a wire transfer to avoid the returned deposited check charge.</i>	
Skip-A-Pay	\$35.00
Statement Copy	\$5.00
<i>Obtain a statement from our mobile app or ComputerLine to avoid the statement copy charge.</i>	
Stop Payment	\$25.00
Temporary Checks	\$1.00 per page of 3 checks
<i>Use a debit card or online bill payment to avoid the temporary check charge.</i>	
Expedited Mailing	\$30.00
Domestic	
International	\$40.00
<i>Visit a branch or request traditional mail shipping to avoid the expedited mailing charge.</i>	

ATM, Debit, and Credit Card Charges

Replacement ATM Card, Debit Card, or Credit Card	\$5.00
<i>Save your debit card or credit card to your mobile wallet for use to avoid the replacement card charge.</i>	
VISA Gift Card	\$4.50
<i>Use M2MSM a personal check, or cash to avoid the VISA Gift Card charge.</i>	
Non-CO-OP Network ATM ³	\$1.00 per transaction
<i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i>	

International Currency, Check Processing, and Service Assessment Charges

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

¹Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft transfer notice charge or Courtesy Pay notice charge) for one transaction that you authorized. ²Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges. Balance Shield applies to both Courtesy Pay and Courtesy Pay for Debit (when opted in) on eligible checking accounts and associated debit cards. ³A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-OP Network ATMs are those not owned by us or third parties participating in the CO-OP Network. ⁴International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the United States. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ⁵Only at Algonquin, IL branches: 2400 N. Huntington Drive and 800 E. Algonquin Road. ⁶Only at the MSUFCU headquarters building: 3777 West Road, East Lansing, Michigan.

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

International Service Assessment (ISA)⁴	
ATM and PIN-Based Transactions	1.00% of Transaction Amount
Signature-Based Transactions	3.00% of Transaction Amount
Use a Platinum Plus VISA Credit Card or VISA Signature® Credit Card to avoid the ISA charge.	

Safe Deposit Box Charges

Annual Safe Deposit Box Rental	\$30.00
3x5x24	
5x5x24 ⁵	
3x10x24	
5x10x24	
10x10x24	
10x15x24 ⁶	\$200.00

Safe Deposit Box Drilling	Starting at \$280.00
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Safe Deposit Box Replacement Key	\$35.00
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Wire Transfer Changes

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

Key:

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

HOW TO CONTACT US



Call us at our Illinois phone line, 312-270-0204.

This special phone line is best for specific questions regarding account conversion to MSUFCU or your local McHenry County, IL branches. This phone line is managed by our dedicated Call Center staff, not by local branch employees.



Call us at our primary toll-free phone line, 800-678-4968.

This phone line will allow you to speak with our Call Center staff and is best for general questions about membership, accounts, statements, and more.

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. Through TransPerfect, MSUFCU can offer over-the-phone interpretation services in more than 170 languages.



Stop by your local MSUFCU branch.

Visit our website at msufcu.org/locations to find your nearest branch or consult our branch listings section on page 18-21 of this conversion guide.

Effective January 27, 2025, all Northern Illinois branches will adopt the following hours of operation for both in-branch services and drive-up lanes.

Branch and Drive-Up Hours:

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



Visit our website at msufcu.org/algonquin.

View information on the account conversion timeline, including previously mailed resources.



Speak to an MSUFCU representative using Video Chat.

Use your web camera to have secure face-to-face conversations from the comfort of your own home with an MSUFCU representative. Visit our website at msufcu.org/contact for available hours and to access Video Chat.



Chat with our Virtual Assistant - Fran!

Visit our website at msufcu.org to message our virtual assistant who can answer questions and connect you with an MSUFCU representative if needed.



Send a secure message via ComputerLine or the MSUFCU Mobile app.

MSUFCU members can log in to their account via ComputerLine or our mobile app to send a message via the MSUFCU Message Center. Once logged in, select 'Messages' from the top menu. Nonmembers, however, can send us a secure message via our msufcu.org/contact/message_center.



You may also mail any payments or documents to MSUFCU using the following address:

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



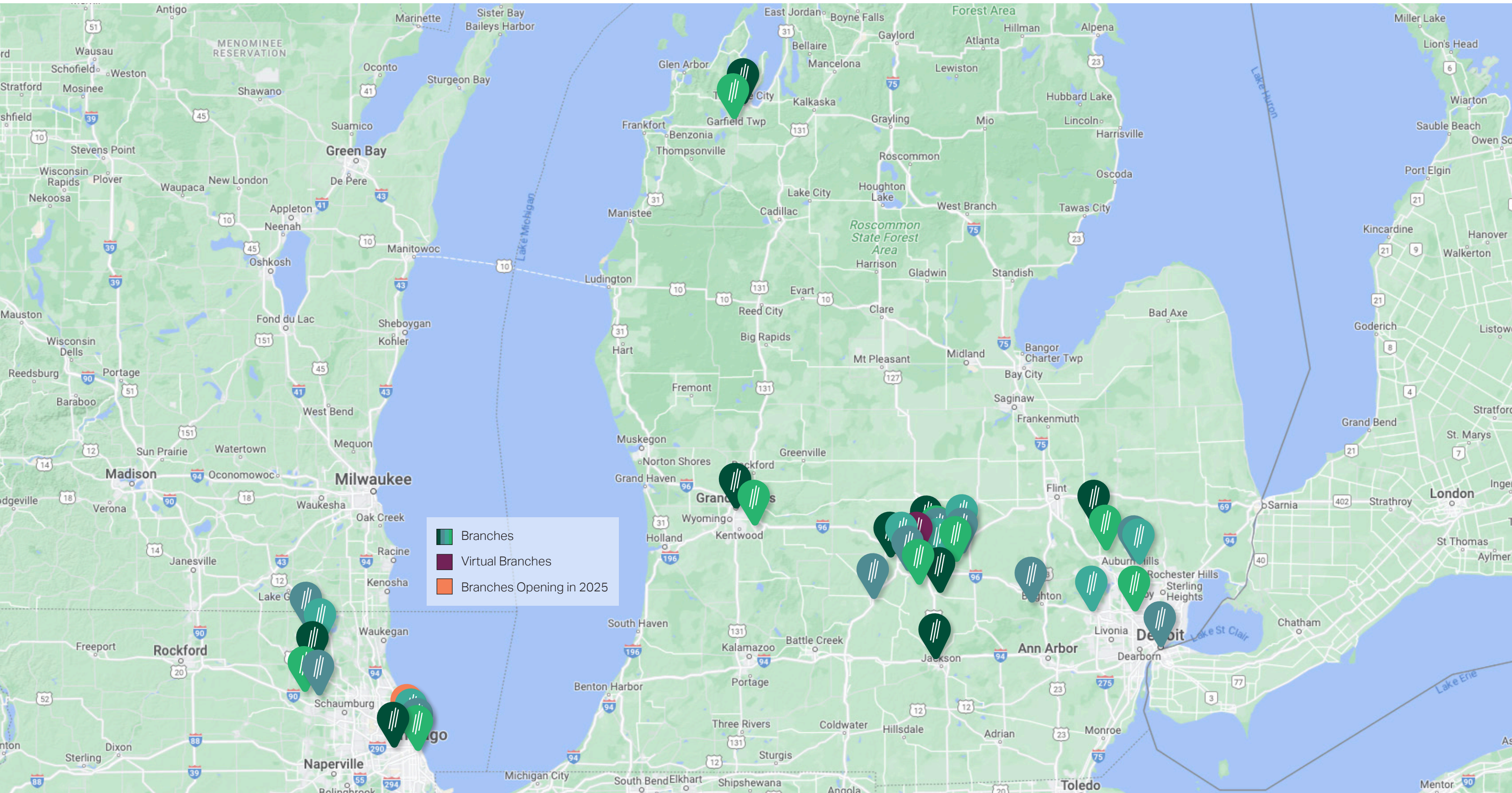
Express mail deliveries should be sent to:

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



OUR BRANCHES

Visit our website at msufcu.org/algonquin for more details about each of our 34 branches including drive-up hours, ATMs, safe deposit box availability, and more.



NORTHERN ILLINOIS

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

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

McHenry Branch
353 Bank Dr.
McHenry, IL 60050

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

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

CHICAGO

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

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

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

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

Opening in 2025
Lincoln Ave. Branch
2727 N. Lincoln Ave.
Chicago, Illinois 60614

MID-MICHIGAN

Headquarters Branch
3775 Coolidge Rd.
East Lansing, MI 48823

Central Park Branch
1775 Central Park Dr.
Okemos, MI 48864

Charlotte Branch
180 High St.
Charlotte, MI 48813

Downtown Lansing Branch
104 S. Washington Sq.
Lansing, MI 48933

East Lansing Branch
311 Abbot Rd.
East Lansing, MI 48823

Farm Lane Branch
4825 Mt. Hope Rd.
East Lansing, MI 48823

Holt Branch
2313 Cedar St.
Holt, MI 48842

Jackson Branch
1800 N. Wisner St.
Jackson, MI 49202

Marsh Branch
16861 Marsh Rd.
Haslett, MI 48840

Mason Branch
1133 S. Cedar St.
Mason, MI 48854

Meridian Crossing
2300 Jolly Rd.
Okemos, MI 48864

MSU Union Branch
49 Abbot Rd., Room 108
East Lansing, MI 48824

Sparrow Virtual Branch
1215 E. Michigan Ave., Ste. B-1
Lansing, MI 48912

South Lansing Branch
200 E. Jolly Rd.
Lansing, MI 48910

West Side Branch
653 Migaldi Lane
Lansing, MI 48917

SOUTHEAST MICHIGAN

**Auburn Hills Branch
and Regional Office**
3220 University Dr.
Auburn Hills, MI 48326

Berkley Branch
1833 Coolidge Hwy.
Berkley, MI 48072

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

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

Novi Branch
43420 Grand River Ave.
Novi, MI 481375

Oakland Center
Oakland Center, Suite 148
312 Meadow Brook Rd.
Rochester, MI 48309

Ortonville Branch
4 South St.
Ortonville, MI 48462

Sashabaw Branch
6051 Sashabaw Rd.
Clarkston, MI 48346

WEST MICHIGAN

Kentwood Branch
4580 28th St. SE
Kentwood, MI 49512

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



800-678-4968 | msufcu.org/algonquin

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



**Scan the QR code to watch
a brief welcome video!**

<https://qrs.ly/vqgfg55>

 Equal Housing Opportunity  Federally insured by NCUA