ACTION NEEDED: Complete Your Membership Opt-In

Important Notice Regarding Membership Opt-In and Potential Changes to Available Services

<Post Date> **Unique Identifier: <Unique Identifier>**

Dear Account Owner,

We are excited to welcome you to MSU Federal Credit Union. Effective May 1, 2026, Gold Coast Bank became part of the Credit Union through an acquisition focused on supporting exceptional member experiences, expanded products and services, and strong ongoing support for the members and communities we serve.

This is a reminder to complete your membership opt-in as soon as possible to ensure access to the full range of products, services, and benefits available through the Credit Union, including uninterrupted access to your existing account(s). As part of the transition from being an account owner of a bank to a member of a credit union, completion of the simple membership opt-in process is required to access certain products and services available at the Credit Union.

You will need to complete the simple membership opt-in process by July 20, 2026. You can do this through one of the following options:

1. **Online:** Use the QR code to the right or visit www.msufcu.org/gcbmembership. To opt in online, you will need the Unique Identifier provided above.
2. **Telephone:** Contact our Gold Coast Office at 312-587-3200 (Monday-Friday, 9:00 a.m.-5:00 p.m. CT) or our Call Center at 312-270-0204 ext. 3133 (Monday-Friday, 7:00 a.m.-8:00 p.m. CT, and Saturday, 8:00 a.m.-4:00 p.m. CT). To opt in through our Call Center, you will need the Unique Identifier provided above.
3. **In Person:** Visit one of our convenient locations:
   - Gold Coast Office: Visit our office located at 1165 N. Clark Street, Suite 200 in Chicago, Illinois (Monday-Friday, 9:00 a.m.-5:00 p.m. CT).
   - Other Locations: Bring the enclosed opt-in form to any Credit Union branch location listed at msufcu.org/locations.
4. **Mail:** Complete the enclosed “opt-in” form and return it using the self-addressed stamped envelope.

If you have not yet completed your membership opt-in, you are currently unable to open a new savings or loan account. **<u>In addition, if you do not complete your opt-in by July 20, 2026, the following products and services will not be available until you have opted in:</u>**

Adding a joint party or new signer to an existing account	Making an advance of funds from an open line of credit	Receiving a replacement debit card for an open account
Purchasing a cashier's check	Making a wire transfer	Establishing new employee-assisted ACH transfer or ACH origination services
Receiving signature guarantee or notary public services	Redeeming a U.S. savings bond	Purchasing foreign currency

If you have already completed your membership opt-in, thank you. No further action is needed at this time. For additional information regarding the opt-in process, please contact our Gold Coast Office at 312-587-3200 (Monday-Friday, 9:00 a.m.-5:00 p.m. CT) or visit any of our branch locations listed at www.msufcu.org/locations.

Thank you for taking the time to opt in at your earliest convenience. We look forward to continuing to serve and support you in achieving your financial goals.

Sincerely,
MSU Federal Credit Union

Membership Opt-In Form

For Account Owners from Gold Coast Bank Opting In to Membership in Michigan State University Federal Credit Union

<NAME>
<ADDRESS_LINE_1>
<ADDRESS_LINE_2>
<ADDRESS_LINE_3>

Unique Identifier: <Unique Identifier>

Home Phone: ______________________________

Mobile Phone: ____________________________

Email address: ____________________________

Yes, I wish to enjoy the full benefits of membership at Michigan State University Federal Credit Union ("Credit Union"). By signing this form:

- I opt in to membership with the Credit Union.
- I authorize the Credit Union to make a $10 donation to the Desk Drawer Foundation on my behalf in order for me to become a donor member of the foundation and establish my eligibility for Credit Union membership.
- I understand that no further action will be required by me to become a Credit Union member.
- I understand that I may move my accounts to another financial institution at any time.

An opt-in election by any person (including individuals, sole proprietorships, partnerships, trusts, and corporations) will apply to all deposit accounts with the same Tax Identification Number.

This membership opt-in consent may be submitted via any of the following methods:

1. **Online:** Provide electronic authorization on our website at www.msufcu.org/gcbmembership.
2. **Telephone:** Contact our Gold Coast Office at 312-587-3200 (Monday-Friday, 9:00 a.m.-5:00 p.m. CT) or our Call Center at 312-270-0204 ext. 3133 (Monday-Friday, 7:00 a.m.-8:00 p.m. CT, and Saturday, 8:00 a.m.-4:00 p.m. CT).
3. **In Person:** Visit our Gold Coast Office at 1165 N. Clark Street, Suite 200 in Chicago, Illinois (Monday–Friday, 9:00 a.m.–5:00 p.m. CT) or bring the enclosed opt-in form to any Credit Union branch location listed at www.msufcu.org/locations/.
4. **Mail:** Return this form using the enclosed self-addressed stamped envelope.

Please sign exactly as your name appears on this form. If signing in a representative capacity (such as attorney-in-fact, executor, administrator, corporate officer, trustee, guardian, or custodian), please include your full title or office.

Signature: ____ Date: ____________________________

Accounts at the Credit Union, referred to as "shares," are insured by the National Credit Union Administration ("NCUA"). This insurance is commonly referred to as "share insurance." This share insurance from NCUA has replaced the deposit insurance previously provided by the FDIC for Gold Coast Bank accounts that transferred to the Credit Union effective May 1, 2026, with no gap in coverage. NCUA share insurance covers accounts at the Credit Union 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.