



<Date>

<TITLE>

<NAME >

<ADDRESS_1>

<ADDRESS_2>

<ADDRESS_3>

Dear <NAME>,

We are pleased to welcome you to Michigan State University Federal Credit Union ("Credit Union"). As you may know, Gold Coast Bank agreed to sell substantially all of its assets and liabilities to the Credit Union. You are receiving this letter because you had one or more deposit or loan accounts with Gold Coast Bank as of May 1, 2026.

On March 31, 2026, a joint notice from Gold Coast Bank and the Credit Union was mailed to you and addressed many common questions regarding the deposits and loans transferred to the Credit Union. We hope the notice was helpful in answering your questions about the transition. To help keep you informed throughout the transition, additional information and resources, including frequently asked questions, are also available online at www.msufcu.org/goldcoast.

The purpose of this letter is to notify you that the sale of Gold Coast Bank's assets and liabilities was completed as of May 1, 2026. As a result of the sale, the deposits you maintained with Gold Coast Bank are now held by the Credit Union and are insured by the National Credit Union Administration ("NCUA") through the National Credit Union Share Insurance Fund ("NCUSIF"), which is backed by the full faith and credit of the U.S. government, and provides insurance coverage of up to \$250,000 per depositor, per ownership category, similar to the coverage previously provided by the Federal Deposit Insurance Corporation ("FDIC"). Additionally, substantially all of the loans held by Gold Coast Bank are now owned by the Credit Union.

If you visit the Gold Coast Bank office, you will notice that the signage has changed to reflect that the office is now a Credit Union office. You may continue to conduct transactions as you did previously, including at this location as a Credit Union account owner. Following the system conversion that is currently expected to occur within 18 months after the May 1, 2026 closing date, you will also be able to use any Credit Union branch. For a list of the Credit Union's other branches, please visit msufcu.org/locations.

Should you have any questions regarding your deposit accounts or loans, please do not hesitate to contact the Credit Union at 312-587-3200. We sincerely thank you for trusting Gold Coast Bank with your banking needs, and we look forward to continuing to serve you as a part of the Credit Union.

Sincerely,

A handwritten signature in black ink that reads 'April M. Clobes'.

April M. Clobes
Michigan State University Federal Credit Union
President and Chief Executive Officer

A handwritten signature in black ink that reads 'Peter C. Argianas'.

Peter C. Argianas
Gold Coast Bank
President