



March 25, 2025

Name
Address
City, State ZIP

Dear Name,

Base Account Number: Account Number

Your MSB account(s) will officially be converted to MSU Federal Credit Union (MSUFCU) on **May 1, 2025**. **However, to fully activate your membership, you must opt in by April 30, 2025.** If you do not opt in by this date, you will have limited access to your account and will not be able to:

- Receive a debit card for a checking account
- Add or remove account beneficiaries or joint parties on an existing account
- Purchase a money order or cashier's check
- Have a loan serviced
- Make an advance of funds from an open line of credit (and other services)

A complete list of the limitations that will apply if you do not opt in to membership can be found in the Change in Terms notice, which you will receive by mail. This information is also accessible at msufcu.org/mchenrysavings.

Please opt in immediately by calling us at 1-312-270-0204 x3133.

Understanding Your MSUFCU Account Number Structure

Your new, seven-digit MSUFCU base account number is printed above. Please keep this letter for reference, as you will need this number for online banking, direct deposit, and loan payments.

At MSUFCU, your seven-digit base account number is your primary identifier. Each of your individual accounts (such as a savings, checking, or loan) will have a unique two-digit suffix, known as a Share ID or Loan ID.

For example:

- **Savings Account:** Base Account Number + Share ID (e.g., 123456700)
- **Checking Account:** Base Account Number + Share ID (e.g., 123456788)
- **Loan Account:** Base Account Number + Loan ID (e.g., 123456720)

Access to your Share IDs or Loan IDs for your accounts will be **available May 1, 2025**, via our online banking platform and mobile app, provided you have opted in to membership.

After May 1, 2025, you will be able to set up direct deposit or loan payments. When doing so, be sure to include both your base account number and the correct Share ID or Loan ID. This ensures your funds are deposited correctly, or your payments are applied to the right account.

If we do not receive your membership opt-in by April 30, 2025, you will need to submit a full membership application before receiving full access to MSUFCU benefits.

We look forward to serving you! If you have any questions, please contact us at 312-270-0204 or 800-678-4968, visit msufcu.org/mchenrysavings, or stop by one of our branches.

Sincerely,
MSU Federal Credit Union