

October 4, 2024

Name
 Address
 City, State ZIP

Dear Name,

We want to thank you for the trust you placed in MSB Wealth Management to guide your investment and financial planning in the past. We hope that the support you received brought you confidence and stability as you pursued your financial goals.

As part of McHenry Savings Bank's recent acquisition by Michigan State University Federal Credit Union (MSUFCU), we're pleased to announce that MSB Wealth Management has now become part of TrulyU Wealth Management and Investment Services (TrulyU), effective September 1, 2024. This transition marks a new chapter in our commitment to ensuring you receive exceptional, personalized service.

TrulyU Wealth Management and Investment Services, located at Michigan State University Federal Credit Union, boasts an experienced team of financial advisors, in collaboration with LPL Financial, dedicated to understanding your unique financial needs and helping you pursue your goals. While your account(s) is transitioning, you'll continue to enjoy all the same products and features, with the added support of our highly experienced professionals.

We look forward to the opportunity to further support you as you work toward your financial goals. Please reach out with any questions that you may have by calling us at 815-331-6464.

Sincerely,
TrulyU Wealth Management and Investment Services

*CRPC® conferred by College Financial Planning.

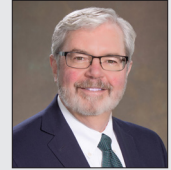
Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Michigan State University Federal Credit Union (MSUFCU) and TrulyU Wealth Management and Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using TrulyU Wealth Management and Investment Services, and may also be employees of MSUFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MSUFCU or TrulyU Wealth Management and Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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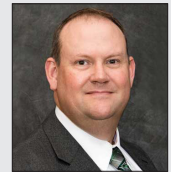
Meet Our Team



Maggie Ulrich
Program Coordinator
 815-331-6445



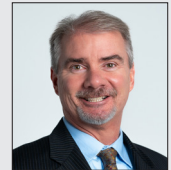
Mark Garrod
Financial Advisor



Travis Pasma, CRPC*
Financial Advisor



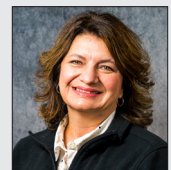
Mike McMillan, CRPC*
Financial Advisor



Bart Mackler
Financial Advisor



Patricia Prout
Program Coordinator



Caroline Van Houten
Program Coordinator



IMMEDIATE ATTENTION REQUIRED:
Complete Your Membership Opt-In NOW

October 11, 2024

Control Number: #####

Dear Account Owner,

We are reaching out to you as a reminder to please complete your membership opt-in to MSU Federal Credit Union (MSUFCU) as soon as possible.

We are required by federal mandate to obtain your membership opt in before we can provide you with service on your account(s). **As of September 1, 2024, you currently do not have access to the following products or services until you opt in:**

- Servicing your loan
- Making an advance of funds from an open line of credit
- Opening a new account, loan, or safe deposit box
- Adding a joint party or new signer to an existing account
- Adding or removing account beneficiaries
- Receiving a first-time debit card for an open checking account
- Purchasing a money order, cashier's check, or VISA gift card
- Receiving signature guarantee or notary public services
- Redeeming a U.S. savings bond.

PLEASE OPT IN IMMEDIATELY USING ONE OF THE FOLLOWING METHODS:

1. Mail: Complete the enclosed "opt-in" form and return it using the self-addressed stamped envelope.
2. Online: Use the QR code to the right or visit msufcu.org/msbmembership . To opt in online, you will need the Control Number provided above.
3. Telephone: Contact us at 1-312-270-0204 x3133. To opt in by phone, you will need the Control Number provided above.
4. In person: Visit one of our convenient branches: <ul style="list-style-type: none">• 353 Bank Drive, McHenry, IL 60050• 10520 N Main Street, Richmond, IL 60071• 4000 N Johnsburg Road, Johnsburg, IL 60051



Please act now to secure your membership with MSUFCU. *If you have already completed your membership opt-in, you may disregard this notice.*

For additional information regarding the opt-in process, please contact us at 1-312-270-0204 x3133 or visit one of our branch locations with this letter. We appreciate your timely opt-in. Our team looks forward to helping you achieve your financial goals.

Sincerely,
MSU Federal Credit Union

Membership Opt-In Consent Form

Name: _____ Control Number: #####
Address: _____ Home Phone: _____
_____ Mobile Phone: _____
City: _____
State ZIP: _____

Yes, I wish to enjoy the full benefits of membership at Michigan State University Federal Credit Union ("MSUFCU"). By signing this form, I consent to becoming a member of MSUFCU upon the completion of the transaction between McHenry Savings Bank and MSUFCU. I understand that no additional action is required by me to become a member and my accounts will only be converted to accounts with MSUFCU if the transaction between McHenry Savings Bank and MSUFCU is completed. If this transaction is not completed, this form will have no effect and will be null and void. I also understand that I am free to move my accounts to another financial institution whenever I choose.

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.

Signature: _____ Date: _____
Please sign exactly as your name appears on this form.

When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title/office.

You may provide your opt-in consent by:

1. Returning this form using the enclosed self-addressed stamped envelope; or
2. Providing electronic authorization on our website at msufcu.org/msbmembership; or
3. Calling us at 1-312-270-0204 x3133; or
4. Visiting one of our convenient locations.

Insurance of deposits at MSUFCU, referred to as "share insurance," will be provided by the National Credit Union Administration ("NCUA"). This share insurance from NCUA will replace the deposit insurance provided by the FDIC on accounts at MSUFCU with no gap in coverage. Like the FDIC, the NCUA will insure 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.



IMMEDIATE ATTENTION REQUIRED: **Complete Your Membership Opt-In NOW**

October 25, 2024

Control Number: #####


Dear Account Owner,

As you are aware, MSU Federal Credit Union (MSUFCU) acquired substantially all of the assets and liabilities of McHenry Savings Bank on September 1, 2024. We have yet to receive your membership opt-in to MSUFCU. This is a critical step required by federal regulation to continue providing services on your account(s).

Immediate Action Required: You must opt in to MSUFCU membership by **November 15, 2024**. Failure to do so will result in significant disruptions to your account services, including but not limited to:

- **Loan Accounts:** You must opt in by **November 15, 2024**, for MSUFCU to continue holding and servicing your loan. If you do not opt in, we will no longer be able to service your loan.
- **Line of Credit:** You will be unable to make any advances from any open line of credit until you opt in.
- **Deposit Accounts:** Until you opt in, you will not have access to the following services:
 - Opening a new account, loan, or safe deposit box
 - Adding a joint party or new signer to an existing account
 - Adding or removing account beneficiaries
 - Receiving a first-time debit card for an open checking account
 - Purchasing a money order, cashier's check, or VISA gift card
 - Receiving signature guarantee or notary public services
 - Redeeming a U.S. savings bond

PLEASE OPT IN IMMEDIATELY USING ONE OF THE FOLLOWING METHODS:

1. Mail: Complete the enclosed "opt-in" form and return it using the self-addressed stamped envelope.	
2. Online: Use the QR code to the right or visit msufcu.org/msbmembership . To opt in online, you will need the Control Number provided above.	
3. Telephone: Contact us at 1-312-270-0204 x3133. To opt in by phone, you will need the Control Number provided above.	
4. In person: Visit one of our convenient branches: <ul style="list-style-type: none"> • 353 Bank Drive, McHenry, IL 60050 • 10520 N Main Street, Richmond, IL 60071 • 4000 N Johnsburg Road, Johnsburg, IL 60051 	

We urge you to take immediate action to avoid any disruption to your account services. If you have already completed your membership opt-in, you may disregard this notice.

If you have any questions or need assistance, please do not hesitate to contact us at 1-312-270-0204 x3133 or visit one of our branch locations with this letter.

Sincerely,
MSU Federal Credit Union

Membership Opt-In Consent Form

Name: _____ Control Number: #####
Address: _____ Home Phone: _____
_____ Mobile Phone: _____
City: _____
State ZIP: _____

Yes, I wish to enjoy the full benefits of membership at Michigan State University Federal Credit Union ("MSUFCU"). By signing this form, I consent to becoming a member of MSUFCU. I understand that no additional action is required by me to become a member and my accounts will be converted to accounts with MSUFCU. I also understand that I am free to move my accounts to another financial institution whenever I choose.

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.

Signature: _____ Date: _____

Please sign exactly as your name appears on this form.

When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title/office.

You may provide your opt-in consent by:

1. Returning this form using the enclosed self-addressed stamped envelope; or
2. Providing electronic authorization on our website at msufcu.org/msbmembership; or
3. Calling us at 1-312-270-0204 x3133; or
4. Visiting one of our convenient locations.

Insurance of deposits at MSUFCU, referred to as "share insurance," is provided by the National Credit Union Administration ("NCUA"). This share insurance from NCUA has replaced the deposit insurance provided by the FDIC on accounts at MSUFCU with no gap in coverage. Like the FDIC, 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.

SPECIAL OFFER

for New MSUFCU Members



Grow Your Savings: Enjoy a 0.50% Boost on Your Certificate

If you are a former McHenry Savings Bank customer, and have now opted in to membership at MSUFCU, you're eligible for a special Certificate rate increase promotion.

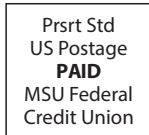
Use this coupon at your local MSUFCU branch when you set up your Certificate between now and **November 30, 2024**, and you'll receive a **0.50% APY rate increase**.

Open your Certificate today!

Call **800-678-4968, ext. 2295** for more details or assistance.



3777 West Rd • PO Box 1208
East Lansing, MI 48826-1208



Certificate offer available 9/13/24 through 11/30/24. Must call 800-678-4968, ext. 2295 and mention this coupon to obtain the 0.50% rate increase on a Certificate. Account must be in good standing. Certificate rates are fixed for the term of the Certificate at the time the Certificate is opened. Rate subject to change at any time. Offer valid on any term, Jumbo or Regular. Minimum deposit of \$50 required to open a Certificate. Not valid for funds already on deposit with MSUFCU. Coupon valid for one Certificate bump. Early withdrawal penalty of 365 days of dividends applies if funds are withdrawn prior to maturity. An early withdrawal could reduce your initial investment. Offer cannot be combined with any other Certificate offers. To view rates, visit msufcu.org/rates.