



<Date>

<MINOR\_TITLE>  
<NAME >  
<ADDRESS\_1>  
<ADDRESS\_2>  
<ADDRESS\_3>

Dear Customer,

We are thrilled to announce that American Eagle Bank is joining the Michigan State University Federal Credit Union family! Within the coming months, Michigan State University Federal Credit Union ("Credit Union") will officially purchase and assume the assets and liabilities of American Eagle Bank; after which point you, as our customer, will have access to a number of great services offered by the Credit Union.

We anticipate a number of changes that will occur following the acquisition; all of which are expected to provide you with greater and more convenient access to banking services, as detailed further in this letter. In addition, this letter serves to officially notify you about the acquisition of American Eagle Bank and the related change in deposit insurance coverage from the Federal Deposit Insurance Corporation (the "FDIC") to the National Credit Union Administration (the "NCUA"); which is for credit unions the government-backed equivalent of the FDIC for banks. We have included with this letter a chart comparing FDIC and NCUA insurance coverage, as well as a copy of the Credit Union's Privacy Notice.

The acquisition is expected to be completed on or about July 1, 2026, subject to satisfaction of customary closing conditions. Conversion of American Eagle Bank's computer systems to the Credit Union's systems (the "system conversion") will occur at a later date following the completion of the acquisition.

This letter, and the enclosed insert with answers to frequently asked questions (the "FAQ"), will help you navigate questions you might have about the acquisition, continuation of your existing products and services, any changes in connection with the system conversion, and an introduction to the extensive products and services that will become available to American Eagle Bank customers following the acquisition. The system conversion is anticipated to occur within 18 months following the completion of the acquisition. Additional information regarding the system conversion is included in the enclosed FAQ. The Credit Union will provide you with additional information and instructions regarding the conversion of your account as the date of the system conversion approaches.

### **Acquisition Date; Becoming a Member of the Credit Union**

As part of the acquisition, all American Eagle Bank customers will be provided the opportunity to become members of the Credit Union at no cost to them, effective upon completion of the acquisition. If you have not already received a request to become a member of the Credit Union, we will soon be sending you materials for becoming a member including an "opt-in" form and a self-addressed envelope for returning the form. See the

enclosed FAQ for more information regarding the Credit Union's field of membership and how you may choose to become a member of the Credit Union, including by telephone, email or online. All American Eagle Bank deposits and loans will be transferred to the Credit Union at the completion of the acquisition even if the holder/borrower has not opted to become a member. That means that even if an American Eagle Bank deposit holder or borrower does not submit opt-in materials prior to closing, their deposit accounts and loans will still transfer to, and continue to be serviced by, the Credit Union at and following the closing.

All new Credit Union members are required to have a "share account" with a balance of at least \$5.00. The share account is a savings account. The Credit Union will establish and fund the minimum share account for American Eagle Bank customers who have opted in but do not meet the share account requirement, as further discussed in the enclosed FAQ.

### **Banking Locations and ATM Access**

You may notice that the signage associated with American Eagle Bank will transition to Michigan State University Federal Credit Union upon completion of the acquisition. The Credit Union is headquartered in East Lansing, Michigan, and currently has a total of twenty-five (25) branches located throughout Michigan and ten (10) branches in Illinois. We are currently in the process of acquiring three (3) additional locations in Illinois, including American Eagle Bank's Chicago and South Elgin office locations. Upon completion of the acquisition of American Eagle Bank, the Credit Union expects to have thirty-seven (37) branches, including twelve (12) branches in the Chicagoland area. While you eventually will be able to conduct banking at all of the Credit Union's branches, after the acquisition you will need to conduct in-person banking at the American Eagle Bank office locations until your account has been converted to the records and systems of the Credit Union, which is anticipated to occur within 18 months following completion of the acquisition, subject to the closing of the acquisition. We do not plan to close any branches of the Credit Union or American Eagle Bank in connection with the acquisition, meaning you will continue to have access to the same great locations.

After the system conversion is complete, you will be able to conduct your banking business at any of the combined institution's 37 branches and all of the combined institution's ATMs. The Credit Union has surcharge-free ATM machines at Credit Union branches. Members of the Credit Union also have access to more than 5,600 CO-OP Financial Services Network shared branches and 30,000 CO-OP Financial Services Network surcharge-free ATM machines located throughout the country. For a full list of the Credit Union's branch locations and hours and available ATM locations, visit the Credit Union's website at [www.msufcu.org/locations](http://www.msufcu.org/locations). See the enclosed FAQ for additional information about branch locations and ATMs following the acquisition.

### **Products and Services**

During and immediately after the acquisition, up until the time of the system conversion, all account owners who opt into membership will continue to have access to their deposit accounts and other banking products and services (such as internet and mobile banking, debit cards, lines of credit, and other services) in the same manner as before the acquisition. Until the system conversion of your account has been completed, all direct deposits (social security, payroll, etc.), automatic withdrawals or transfers, and any transactions (debit card transactions or checks) will continue to process and post to your account without further action by you. There are no changes to the way you should make any loan payments from now until system conversion is complete.

We will provide you with a minimum of thirty (30) days' prior notice of any scheduled account changes. See the enclosed FAQ for additional information regarding products and services before and after the system conversion.

## **Deposit Insurance (FDIC and NCUA)**

All deposits at American Eagle Bank will be transferred to the Credit Union upon completion of the acquisition. After the closing date, all share and deposit accounts at the Credit Union will be federally insured by the NCUA and not by the FDIC. Your share and deposit accounts will continue to be federally insured up to \$250,000 for each account category through the NCUA. The insured status of deposits at American Eagle Bank under the provisions of the Federal Deposit Insurance Act will continue until the deposits are transferred to the Credit Union. At all times during the transition from FDIC to NCUA insurance, your deposits will be federally insured up to applicable limits. Enclosed with this letter is a chart comparing FDIC and NCUA insurance coverage.

## **No Interruption in Service**

American Eagle Bank's two office locations will remain open to continue serving you during normal business hours, and American Eagle Bank's South Elgin ATM will remain available, and you will continue to have access to property in your safe deposit box. Employees from American Eagle Bank will continue to serve you as employees of the Credit Union. The Credit Union expects to continue to offer substantially similar products and services offered by American Eagle Bank. Customers will be given prior notice of any changes in products and services. Please see the enclosed FAQ for any questions you might have about your account access. You can also learn more about the Credit Union and our products and services at [www.MSUFCU.org](http://www.MSUFCU.org). If you are a customer of American Eagle Bank and would like to discuss the acquisition, please contact our customer care center at 847-742-7400 or 773-328-2350, or by email at [AEB-MSUFCUmerger@amebank.com](mailto:AEB-MSUFCUmerger@amebank.com).

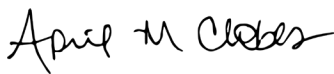
The Credit Union will continue to send communications detailing various aspects of the transition of your accounts, including detailed information regarding the conversion of your account to the records and systems of the Credit Union anticipated to occur within 18 months following the completion of the acquisition.

The Credit Union is thrilled to be joining with American Eagle Bank, and we look forward to the chance to meet and get to know you soon. If you have any questions about the acquisition, please feel free to contact either financial institution:

Michigan State University Federal Credit Union  
312-270-0204

American Eagle Bank  
847-742-7400

Sincerely,



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



**Barry Kreczmer**  
American Eagle Bank  
President



**Jerry Szklarzewski**  
American Eagle Bank  
Chief Executive Officer

## Enclosures

| NCUA and FDIC Insurance Compared |                            |                                     |                                                                                                                                        |                                                           |                                                                       |                                  |
|----------------------------------|----------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------|
| Insurer                          | Single Account - one owner | Joint Account - more than one owner | Retirement Accounts - includes IRAs                                                                                                    | Revocable Trust Accounts                                  | Corporation, Partnership, and Unincorporated Association Accounts     | Government Accounts              |
| NCUA                             | \$250,000 per owner        | \$250,000 per co-owner              | \$250,000 per owner (for IRA and Keogh) IRA and Keogh coverage is separate and in addition to coverage for other credit union accounts | \$250,000 per owner per beneficiary up to 5 beneficiaries | \$250,000 per corporation, partnership, or unincorporated association | \$250,000 per official custodian |
| FDIC                             | \$250,000 per owner        | \$250,000 per co-owner              | \$250,000 per owner                                                                                                                    | \$250,000 per owner per beneficiary up to 5 beneficiaries | \$250,000 per corporation, partnership, or unincorporated association | \$250,000 per official custodian |

See NCUA's website at [www.ncua.gov](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) where more detailed information about share and deposit insurance can be found.

# **Customers of American Eagle Bank: Answers to Frequently Asked Questions**

## **Acquisition of American Eagle Bank by Michigan State University Federal Credit Union**

### **1. What is happening?**

American Eagle Bank (the "Bank") and Michigan State University Federal Credit Union ("Credit Union") have signed a definitive agreement for the Credit Union to acquire American Eagle Bank in a "purchase and assumption" transaction. The Credit Union will purchase the assets and assume the liabilities (including all deposit liabilities) of American Eagle Bank, subject to satisfaction of customary closing conditions.

### **2. What is a "purchase and assumption" transaction?**

A purchase and assumption transaction means a financial institution (credit union or bank) acquires another financial institution by purchasing its assets and assuming its liabilities. In this instance, the Credit Union is purchasing substantially all the assets and assuming substantially all the liabilities (including all deposits) of American Eagle Bank.

### **3. Why is American Eagle Bank choosing to sell?**

The board of directors and senior management of the Bank regularly review and evaluate the business, strategic alternatives and direction of the organization. In their recent reviews, the board of directors focused on succession planning and alternatives for ensuring that the Bank continues to provide the highest level of service excellence to its customers. The board of directors also considered the current competitive marketplace and increasing demands in the rapidly evolving financial services industry. In reviewing these matters, the board of directors considered the merits of various options, including engaging in a strategic transaction with a similarly aligned strategic partner. The Bank engaged in discussions with the Credit Union regarding its operations and strategic plans and determined, among other things, that the Credit Union, like the Bank, is committed to providing the highest level of service to its customers and providing an excellent work environment for its employees. American Eagle Bank customers at the time the transaction is completed have the opportunity to become members of the Credit Union and have full access to the Credit Union's expanded branch network, enhancements in products and services, higher lending limits, and greater financial resources.

### **4. Why did American Eagle Bank choose the Credit Union?**

In addition to the consideration offered by the Credit Union to American Eagle Bank, American Eagle Bank's management and board are impressed by the Credit Union's commitment to exceptional service and its investment in the people and communities it serves. This partnership is expected to benefit the Bank's customers, employees and shareholders, and provide a positive financial return to all members of the Credit Union following the transaction.

### **5. What is a credit union?**

Credit unions are member-owned, not-for-profit financial institutions. That means each member also is an owner. Credit unions don't have outside stockholders electing their

board of directors. The membership of credit unions elects the credit union board. This system may allow earnings to be returned to members with lower fees, higher rates on deposit accounts, and lower rates on loans and credit cards.

## **6. Who is the Credit Union?**

Michigan State University Federal Credit Union is a federally chartered credit union, founded in 1937 and regulated by the National Credit Union Administration ("NCUA"), which is the credit union equivalent of the FDIC for banks. The Credit Union is headquartered in East Lansing, Michigan, and currently has a total of thirty-five (35) branches located throughout Michigan and Illinois. The Credit Union is currently in the process of acquiring three locations in Illinois, including American Eagle Bank's two office locations. Upon completion of the acquisition of American Eagle Bank, the Credit Union expects to have approximately thirty-seven (37) branches, including twelve (12) branches in Illinois. The Credit Union's mission is to assist our members in achieving financial well-being through innovative financial solutions that foster thriving communities and economic facilities.

## **7. Why is the Credit Union choosing to acquire American Eagle Bank?**

This proposed partnership is a cultural and geographic fit that will create enhancements for members of the Credit Union and American Eagle Bank customers. The transaction will add one location to the Credit Union's branch footprint in Cook County, Illinois and one location in Kane County, Illinois.

## **8. Is this a done deal? What must happen before the acquisition is complete?**

While the board of directors of both institutions and the stockholders of American Eagle Bank's holding company, Orchid Financial Bancorp, Inc., have approved the proposed purchase, the proposed acquisition remains subject to customary closing conditions. Assuming that all applicable closing conditions are satisfied or waived, both American Eagle Bank and the Credit Union intend to complete the acquisition on or about July 1, 2026.

## **9. How can I become a member of the Credit Union? Is there a minimum share (savings account balance)?**

All American Eagle Bank customers will be provided the opportunity to become members of the Credit Union effective upon completion of the acquisition. In order to become a member of the Credit Union, American Eagle Bank customers must fall within the Credit Union's "field of membership." There are a number of ways to qualify for the Credit Union's field of membership and become a member of the Credit Union. You can become a member if: you are an immediate family member of a Credit Union member; or you are a faculty or staff member, student, or alumni of Michigan State University; you live, work, worship or attend school in the State of Michigan; or you are a member of select employee groups. Additionally, if you are not otherwise in the Credit Union's field of membership at the time of the transaction, you can become a member as a result of the Credit Union making a membership donation to the Desk Drawer Foundation (the Credit Union's charitable foundation) on your behalf and at no cost to you. The Desk Drawer Foundation is a non-profit that provides grants to the communities in which the Credit Union operates. We will soon be sending you materials for becoming a member including an "opt-in" form and a self-addressed envelope for returning the form. You can opt in to becoming a member by other methods that will be listed in the opt-in form, including by phone, online, or in person at an American Eagle Bank or Credit Union branch or office location. Please refer to the opt-in form, once received, for more information, including the requested timing for returning your opt-in form.

All new Credit Union members are required to have a share account with a balance of at least \$5.00. The share account is a savings account. For any American Eagle Bank customer who has opted to become a member of the Credit Union and who does not have a savings account at the time of closing, the Credit Union will open and fund a share account with a balance of \$5.00. For any American Eagle Bank customer who has opted to become a member of the Credit Union and who has a savings account with a positive balance of less than \$5.00 at the time of closing, MSUFCU will increase the balance of such account to \$5.00. Any such \$5.00 deposit by the Credit Union will be treated as a gift and is not subject to any conditions whatsoever. For any customer with a negative account balance on the closing date, the Credit Union may, in its sole discretion, notify the customer in an attempt to rectify the situation. If such account cannot be brought back into good standing, the Credit Union may notify the customer that it intends to cancel such account unless the balance is increased to \$5.00 within six (6) months in accordance with the Credit Union's policy on negative accounts.

All American Eagle Bank deposits and loans will be transferred to the Credit Union at the completion of the acquisition even if the account owner has not opted to become a member of the Credit Union. This means that even if an American Eagle Bank deposit holder or borrower does not complete their membership opt-in prior to closing, their deposit accounts and loans will still transfer to the Credit Union at the completion of the acquisition unless they choose to move them to another financial institution before the closing of the acquisition.

After the closing, deposit accounts transferred to the Credit Union will continue to be serviced by the Credit Union and will remain federally insured by the NCUA. Because the Credit Union can only offer and service certain accounts, loans, and related services for Credit Union members, we encourage all account owners and borrowers to complete the membership opt-in process to help ensure full access to the Credit Union's products and services. Any account owners who do not opt in to membership will be provided at least thirty (30) days' notice prior to any account changes.

Further, you will receive at least thirty (30) days' notice prior to any scheduled changes to your account structure or servicing that are planned to occur as a result of the integration of the American Eagle Bank and the Credit Union records and systems (the "system conversion"). See the discussion under the heading "System Conversion" below for additional information regarding changes that will occur following the system conversion.

#### **10. What will happen to my IRA, Keogh or other retirement account?**

Unless you notify the Credit Union and transfer your retirement account to another trustee prior to completion of the acquisition, your retirement account will generally be transferred to the Credit Union, and the Credit Union will become trustee in place of American Eagle Bank.

#### **11. When will the former American Eagle Bank customers be able to use the Credit Union's existing branches?**

Until the system conversion is complete, former American Eagle Bank customers will need to conduct in-person banking at the existing American Eagle Bank office locations. The system conversion will not occur until after completion of the acquisition and is anticipated to occur within 18 months following completion of the acquisition. The specific timing remains tentative and will be finalized as planning progresses. After the system conversion is complete, former American Eagle Bank customers will have full access to all Credit Union branch office locations. See the discussion under the heading

"System Conversion" below for additional information regarding changes that will occur following the system conversion.

**12. When is the official records and systems conversion date?**

The system conversion is currently anticipated to occur within 18 months following completion of the acquisition, subject to the closing of the acquisition. The Credit Union will continue to send communications detailing various aspects of the transition of your accounts, including detailed information regarding the system conversion and any accompanying changes to your accounts.

**13. Will there be an interruption of service?**

We don't anticipate any interruptions of service. We expect that only limited action may be necessary on your part following the completion of the acquisition and prior to the conversion of your account to the records and systems of the Credit Union anticipated to occur within 18 months following completion of the acquisition. If any action is required during this period, we will provide you with advance notice and instructions. American Eagle Bank's current office locations will remain open following the acquisition to serve you. No offices of American Eagle Bank or the Credit Union will be closed in connection with the acquisition. In addition, you will continue to have uninterrupted access to the property in your safe deposit box at the South Elgin location. We do not anticipate disruption to the traditional banking business at this time, including your direct deposits, electronic banking activities, ATM/debit or similar transactions, or your transactions by mail, safe deposit boxes, or paper-based checks. We do not anticipate any change to whether you receive your periodic statements by paper or electronically. Some delivery or access details may change, and we will communicate any such details to you in advance. See the discussion under the heading "System Conversion" below for additional information regarding changes that may occur in connection with the system conversion. We will share information on the full suite of additional products and services that will become available.

**14. Will my current products and services change?**

The Credit Union expects to continue to offer substantially similar, or a greater variety of, products and services as American Eagle Bank after the transition. Presently, American Eagle Bank offers checking accounts, savings accounts, certificates of deposit, money market accounts, and NOW accounts. Similar deposit products are presently offered at the Credit Union. The Credit Union offers a number of products and services that are not presently offered by American Eagle Bank such as investment and trust services, credit cards, digital wallet and payment services such as ApplePay and GooglePay, and others. In the lending area, the Credit Union will have a higher lending limit and the product offerings by the Credit Union are more robust. The Credit Union offers a wider variety of mortgage loans generally and also offers consumer loans such as car loans and holiday loans. American Eagle Bank currently does not offer loan products such as overdraft protection or consumer mortgage loans. At least initially, the hours of operations of the American Eagle Bank office will most likely remain the same.

**15. How will my FDIC deposit insurance at American Eagle Bank transition to NCUA deposit insurance at the Credit Union?**

After the closing date, your deposits at the Credit Union will be federally insured by the National Credit Union Share Insurance Fund ("NCUSIF") and not by the FDIC. NCUA share insurance provides coverage like FDIC insurance for bank deposits, including insurance of up to \$250,000 per member for each account category. All your current deposits will continue to be federally insured at the Credit Union up to \$250,000 for each



account category through the NCUA, an agency of the federal government, which administers the NCUSIF. We have included a chart comparing FDIC and NCUA insurance coverage in the special insert enclosed with this FAQ. You can also visit the NCUA's website at [www.ncua.gov](http://www.ncua.gov) and the FDIC's website at [www.fdic.gov](http://www.fdic.gov) where more detailed information about share and deposit insurance can be found.

#### **16. What will happen with the existing American Eagle Bank branches?**

American Eagle Bank's office locations will remain open and become Credit Union locations. You will need to continue to use these locations until after the conversion of your account to the records and systems of the Credit Union, which is expected to occur within 18 months following completion of the acquisition. See the discussion under the heading "System Conversion" below for additional information regarding changes that will occur following the system conversion.

#### **17. Will there be a name change?**

American Eagle Bank will become part of and assume the name of Michigan State University Federal Credit Union.

#### **18. What will happen to American Eagle Bank employees?**

American Eagle Bank associates will continue their dedicated service to their customers in their current roles as we prepare for closing of the acquisition. The Credit Union intends to align American Eagle Bank associates' skills, abilities, and career goals with the Credit Union's growing need to serve you. Bringing together two successful organizations, we will create an even more vibrant work environment with incredible career growth and advancement potential.

#### **19. What are the benefits I will receive as a Credit Union member?**

A few benefits include:

- Attractive rates on loans and deposit accounts.
- Greater selection of loan products.
- Greater access to surcharge free ATM locations.
- FREE VISA® Debit Card.
- FREE Online Banking – Access your account anytime, anywhere.
- FREE Bill Pay – Pay your bills whenever you want, day or night, simply and securely.
- FREE Mobile Banking – Banking on the go! Search MSUFCU in your mobile app store.
- FREE GreenPath Financial Wellness – Achieve your financial goals with access to free personal finance information and counseling.
- Cashback+ – Purchase digital gift cards from popular national retailers and receive added value on your purchases.
- Special Offers and Contests – Throughout the year we offer product specials and contests.
- Community Events and Seminars – We offer seminars, community events, and youth member events, all free to our membership
- Financial Education – Our award-winning team offers free financial education experiences on topics like budgeting, investing, credit, identity theft protection and more!

Each of these benefits will be made available to you upon the conversion of your account to the Credit Union's records and systems. Additional information about your account and benefits at the Credit Union will be provided as the system conversion nears. In the meantime, if you have financial needs or would like to explore the Credit Union's products and services, we encourage you to contact us by calling us at 312-270-0204 or visit any of our Illinois branch locations listed at [www.MSUFCU.org/locations](http://www.MSUFCU.org/locations).

## **System Conversion**

### **20. When will the system conversion take place?**

The system conversion of accounts is currently anticipated to occur within 18 months following the completion of the acquisition. The specific timing remains tentative and will be finalized as planning progresses, subject to the closing of the acquisition. While access to some services may transition at different intervals leading up to and through the account conversion, there should be no impact to your ability to use your account up to and through conversion. Additional instructions on implementing the conversion to the Credit Union's records and systems, and any scheduled account changes (i.e., relating to direct deposit routing/account numbers and loan payments), will be provided together with a minimum of thirty (30) days prior notice.

### **21. Will my account number or account names change with the account conversion?**

In the months ahead, the system conversion anticipated to occur within 18 months following completion of the acquisition may require a change to account numbers. We will work to minimize any changes made to accounts as we understand that this type of change may cause disruption. We are committed to making any transition as smooth as possible so that you experience no interruptions in accessing your accounts.

### **22. Will I need to update my ACH (Automated Clearing House) transactions (social security, payroll, etc.)?**

Following account conversion, you will need to contact any business that you provided your account information to for ACH payments or deposits and provide your updated routing number of 272479663 (for any consumer accounts you own) or 072486908 (for any commercial accounts you own). You should continue using your current ACH transactions and instructions until system conversion is complete. We'll provide you with more information as we get closer to system conversion.

### **23. What is the Credit Union's routing and transit number?**

The Credit Union's routing and transit number is 272479663 for your consumer accounts and 072486908 for your commercial accounts. However, you should continue to use American Eagle Bank's current routing and transit number 071926281 until system conversion is complete. More details will be included in future correspondence.

### **24. Will I still be able to use my current checks?**

Yes, you will continue to be able to use your current checks following the closing of the acquisition, and order more checks as needed. Prior to system conversion, we will notify you when you are able to begin ordering new checks with the Credit Union's name and routing number. More details will be included in future correspondence.

### **25. Will I still be able to use my debit and ATM cards?**

Yes, you will continue to be able to use your current cards following the closing of the transaction. You will receive new card(s) and instructions in advance of the system conversion anticipated to occur within 18 months following the completion of the acquisition, so that when the conversion occurs you will have card(s) ready to be activated and used. If you need to replace your current card(s) for any reason after the purchase and assumption transaction is completed, you should contact us at 847-742-7400.

**26. How will this affect my loan payments?**

Your payments will continue to be collected through American Eagle Bank's current systems from now until system conversion is complete. There are no changes to the way you should make any loan payments until system conversion is complete. Following the system conversion, you will be able to make loan payments at any of the Credit Union's full-service branch locations, or by mail to 3777 West Road, East Lansing, Michigan 48823. We will notify you at least thirty (30) days in advance of any necessary changes to the way in which you make your loan payments.

**27. Will beneficiaries transfer with account(s)?**

Yes, we expect that any previously designated beneficiaries will follow the account when integrated with the Credit Union's records and systems. If additional information or documentation is needed, we will contact you and provide guidance.

**28. When will I be able to use the Credit Union's branches? What are the Credit Union's hours?**

Until the system conversion is complete, which is anticipated to occur within 18 months following the completion of the acquisition, you will need to conduct in-person banking at an existing American Eagle Bank office. Following the conversion of your account, you will be able to conduct banking at all of the combined institution's offices. Members of the Credit Union also have access to more than 5,600 CO-OP Financial Services Network shared branches. For a full list of the Credit Union's branch and shared branch locations and hours, visit the Credit Union's website at [www.msufcu.org/locations/](http://www.msufcu.org/locations/).

**29. When will I be able to use the Credit Union's ATMs?**

After closing of the acquisition, American Eagle Bank customers will be able to use the ATM at the former American Eagle Bank South Elgin office with their American Eagle Bank ATM and debit cards, fee-free and without interruption. Following the system conversion, you will be able to use any branch or ATM within the Credit Union's network, using your new debit card. The Credit Union has surcharge-free ATM machines at its branches, and Credit Union members also have access to more than 30,000 CO-OP Financial Services Network surcharge-free ATM machines located throughout the country. For a full list of the Credit Union's surcharge-free ATM locations, visit the Credit Union's website at [www.msufcu.org/locations/](http://www.msufcu.org/locations/).

**30. When will online/mobile access be available?**

A detailed communication about initial access to the Credit Union's online/mobile banking will be sent in future correspondence.

**31. Where can I learn more about the Credit Union and be updated about the transaction with American Eagle Bank?**

Access the Credit Union's website at [www.MSUFcu.org/AmericanEagle](http://www.MSUFcu.org/AmericanEagle).