msufcu
MSU FEDERAL CREDIT UNION
Building Dreams Together

Notice of Name Change and Other Changes Related to the Acquisition of American Eagle Bank by Michigan State University Federal Credit Union

We are pleased to announce the acquisition of American Eagle Bank by Michigan State University Federal Credit Union ("Credit Union") through the purchase and assumption of the assets and liabilities of American Eagle Bank effective July 1, 2026.

As a result of this change, all references to American Eagle Bank mean Michigan State University Federal Credit Union as of July 1, 2026. Various other references will change as a result. The chart below outlines these key changes by identifying Former Terms and their corresponding New Terms. <u>This notice explains that any Former Term used in any notice, account or loan statement, disclosure, agreement, or other legal document you receive on or after July 1, 2026 now means the New Term.</u>

Topic	**Former Term** *Effective before July 1, 2026*	**New Term** *Effective as of July 1, 2026*
Name of the Financial Institution[1]	American Eagle Bank, AEB, or Bank	Michigan State University Federal Credit Union
Persons We Serve[2]	Customers	Members or Account Owners
Deposit Insurance Coverage[3]	FDIC Insured	NCUA Insured
Earnings on Your Funds on Deposit[4]	Interest	Dividends

[1]Any references to American Eagle Bank (including American Eagle Bank, AEB, or Bank) now mean Michigan State University Federal Credit Union.

[2]Any references to customer now mean member or account owner. A member is a person who satisfies the requirements for Credit Union membership, including the opening and maintenance of at least one membership share in a savings account.

[3]All deposits previously held at American Eagle Bank were transferred to the Credit Union as of July 1, 2026. All share and deposit accounts at the Credit Union are Federally insured by the National Credit Union Administration ("NCUA") and not by the Federal Deposit Insurance Corporation ("FDIC"). Through this change, your funds on deposit continue to be Federally insured up to $250,000 for each account category through the NCUA.

[4]The earnings paid to you on funds on deposit with American Eagle Bank were interest. The earnings paid to you on funds on deposit with the Credit Union are dividends because each Credit Union member owns a share in the Credit Union.

If you have any questions about the information provided in this notice, please contact us by phone at 847-742-7400, by mail at 556 Randall Road, South Elgin, IL 60177, or by visiting any Credit Union branch location listed at msufcu.org/locations, including nearby branches at 2400 Huntington Drive N. in Algonquin and 2234 W. North Avenue in Chicago.

We are committed to your financial well-being and to providing superior service, convenience, and community support. Thank you for your continued trust and confidence.

Sincerely,
Michigan State University Federal Credit Union