



Business Account Conversion Guide

*Algonquin State Bank Customers,
Welcome to Pillur Business Banking*

msufcu.
PILLUR[™]
SMALL BUSINESS

Welcome to Pillur Business Banking, powered by MSU Federal Credit Union.

TABLE OF CONTENTS

ONLINE BANKING INFORMATION.....	1
WELCOME TO PILLUR.....	2
FREQUENTLY ASKED QUESTIONS (FAQS).....	3
ACCOUNT CONVERSION INFORMATION.....	6
HOW TO CONTACT US.....	12
BUSINESS SCHEDULE OF SERVICE CHARGES.....	13
MSUFCU'S BRANCH NETWORK	14

IMPORTANT DATES

1/24/25

- The last day your ASB account(s) and card(s) will be available, until **11:59 p.m. CT.**
- The former ASB branches at 2400 Huntington Drive N. and 800 E. Algonquin Road in Algonquin, IL will close at **4:00 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU account(s) at **9:00 a.m. CT on January 25, 2025.**

Additionally, our drive-up lanes will close at **5:30 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU account(s) at **8:00 a.m. CT on January 25, 2025.**

- ASB online and mobile banking access will be unavailable beginning at **5:30 p.m. CT.**

Prior to 1/25/25

- You will be mailed your new Pillur Client ID number, which will be helpful for identifying your account when you call in for support.
- You will receive your new Pillur VISA Debit Card(s) to replace your existing ASB card(s). **You may activate your new card(s) on or after January 25, 2025.**

1/25/25

- You will receive a welcome email on January 25, 2025, inviting you to create your online banking username and password.
- Your new Pillur account(s) will be available. You may begin using your new Pillur VISA Debit Card(s) upon activation and log in to online banking, the Pillur Mobile app, and bill payment.
- **Our pillur.org website will be available by January 25, 2025.** For now, please visit msufcu.org/pillur for more information.

Starting 2/1/25

- Your final statement from ASB will be sent during the **first week of February 2025.**

WE ARE HERE TO HELP!

If you have questions, please visit our MSUFCU branches in Illinois, call us at **833-533-0678**, or visit msufcu.org/pillur for more information.

Beginning on January 25, 2025, phone calls will not be directed to our branches but will be routed to our dedicated Call Center. Our friendly and helpful Call Center staff can provide you with assistance regarding your account(s) and transactions or any questions you may have.

We look forward to serving you as a Pillur member and helping you achieve your financial goals and dreams.

ONLINE BANKING INFORMATION

Access to ASB's online banking platform will be unavailable beginning **January 24, 2025, at 5:30 p.m. CT.**

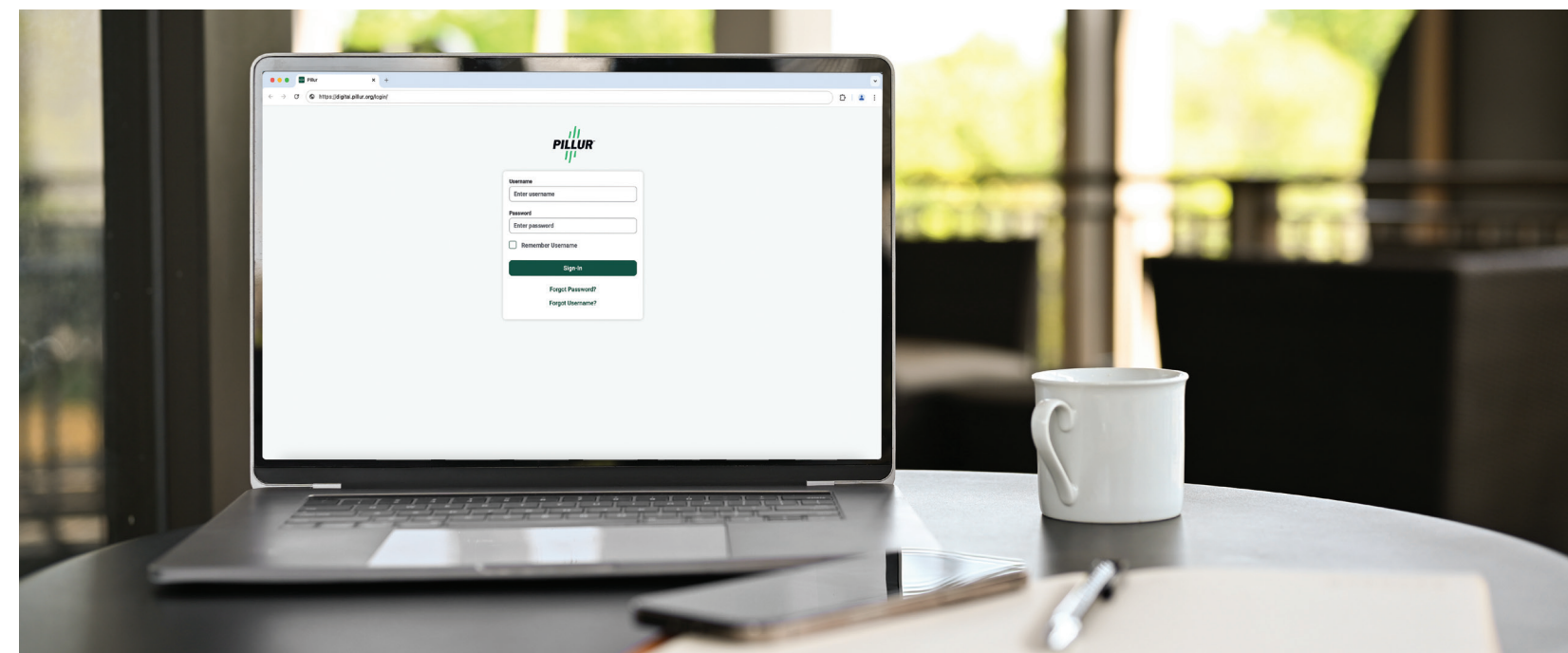
You will be able to log in to your Pillur account(s) via our online banking platform at pillur.org beginning **January 25, 2025.**

You will receive a welcome email on January 25, 2025, inviting you to create your online banking username and password.

You will need to agree to Pillur's digital banking agreement and bill pay disclosure upon initial login.

After you have established your online banking access, you may also **download the Pillur Mobile app** to access your account(s) from the App Store or Google Play Store.

Your ASB account history will not transfer or appear in your new Pillur account(s). We advise members to save any ASB statements for ease of access. However, we can provide past ASB statements to you if needed in the future.



WELCOME TO PILLUR

Welcome to Pillur Business Banking, powered by MSU Federal Credit Union (MSUFCU). We're thrilled to have you as part of our business banking community.

At Pillur, we're dedicated to supporting your business growth with the tools, resources, and personalized service you need to succeed. As an MSUFCU business banking solution, Pillur offers:

- Access to a range of innovative financial products tailored for small businesses.
- Competitive rates and flexible options to fit your needs.
- A team of experts ready to help with every step of your business journey.

Your success is our priority, and we're here to provide the solutions and guidance that will help your business thrive.

If you have any questions or would like assistance, please don't hesitate to contact us at 833-533-0678 or visit one of the MSUFCU Pillur branches near you.

Reminder: We will never call you asking for personal or sensitive information. Please notify us if you receive a suspicious call, email, or text message from someone claiming to be from Pillur or MSUFCU. To learn more about signs of fraud, visit msufcu.org/securitycenter.

Included in This Booklet

To help make this transition as smooth as possible, we are providing this booklet as an outline of what you can expect as your account(s) is/are converted from ASB to Pillur. It contains dates, important product information, and key details about the account conversion process. **Please review this information carefully.**

If you have any questions, please call us at **833-533-0678** or stop by your local branch. For your convenience, additional information about the transition and conversion period can be found on our website at msufcu.org/pillur.



FREQUENTLY ASKED QUESTIONS (FAQS)

As your ASB account(s) and other products are transferred to Pillur, we remain committed to personalized service as we help you achieve your financial goals and dreams.

GENERAL FAQS

When will my ASB account(s) be converted to Pillur account(s)?

All ASB business accounts will officially be converted to Pillur accounts on **January 25, 2025**.

Will any branches be closed or consolidated?

We are continually seeking ways to improve the efficiency of the operations of the Credit Union. **However, we have no plans to close any branches at this time.**

Currently, only the Algonquin Road and Randall Road Branches can assist with Pillur cash transactions. Please visit pillur.org for a list of branches, including those coming soon.

WHAT'S CHANGING?

Website and Online Banking Access

Pillur's website and online banking platform is available at pillur.org. You can also manage your account(s) and conduct transactions on the go using the Pillur Mobile app.

Routing Number

Beginning **January 25, 2025**, your new routing/transit number with Pillur for business accounts is **072486908**.

VISA Debit Cards

You will receive your new Pillur VISA Debit Card(s) to replace your existing ASB card(s) prior to **January 25, 2025**. You can activate and begin using your new card(s) on **January 25, 2025**.

Checks

For a short time following conversion, Pillur will continue to process any ASB checks written prior to account conversion or that are outstanding. You will need to order new Pillur checks. Pillur will notify you with specific information regarding the date we will no longer process ASB checks in a future mailing.

After conversion, any new checks ordered through your Pillur branch will be automatically adjusted to Pillur's routing number and your new account number(s). If you order checks through another service provider, please use the Pillur routing number: **072486908**, and your new account number.

Business checks can be ordered online at Shop Deluxe or by calling **800-865-1913** between 8 a.m. and 8 p.m. ET, Monday through Friday.

How are my funds insured?

Insurance of deposits at Pillur Business Banking, referred to as "share insurance," is provided by the National Credit Union Administration ("NCUA"). The NCUA insures your account(s) at Pillur 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. You can visit the NCUA's website at [ncua.gov](https://www.ncua.gov) for detailed information about share insurance coverage.

ACCOUNT CONVERSION FAQs

What is account conversion?

Account conversion is the process in which all former ASB business accounts will be transitioned into Pillur accounts.

What should I know to prepare for account conversion?

Branch Access: The former ASB branches at 2400 Huntington Drive N. and 800 E. Algonquin Road in Algonquin, IL will close at **4:00 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU account(s) at **9:00 a.m. CT on January 25, 2025**.

Additionally, our drive-up lanes will close at **5:30 p.m. CT on January 24, 2025**, and reopen to service your MSUFCU account(s) at **8:00 a.m. CT on January 25, 2025**.

Business Debit Card: Your ASB Business debit card(s) will be available for use until **January 24, 2025, at 11:59 p.m. CT**; please destroy it after this date. Your new Pillur VISA Debit Card(s) will be mailed to you prior to January 25, 2025. **You can activate and start using your Pillur VISA Debit Card(s) on January 25, 2025.**

Online/Mobile Banking and Bill Pay: Access to your ASB account(s) online and via Mobile Banking will discontinue on **January 24, 2025, at 5:30 p.m. CT**. You will be able to log in to Pillur's online banking platform, mobile app, and online bill payment on **January 25, 2025**. Please see the Online/Mobile Banking section for more details and first-time login steps.

Will my Pillur account(s) be the same as my current ASB account(s)?

We have selected the Pillur account(s) that most closely matches your current ASB account(s). In some cases, the new account(s) may have different features, which we outline for you in this booklet.

If you would like to explore other account choices, we will be happy to assist you with reviewing all of your options and can help you change accounts quickly and easily after the conversation date of **January 25, 2025**.

What will my new account number(s) and routing number be?

Your new Pillur account number(s) will be available to you in online banking.

Your new routing/transit number with Pillur is **072486908**. For a short time, your old ASB routing number will continue to work for any ACH or wire transfer transactions received for your account(s). Pillur has authorized the Federal Reserve to notify originating companies making direct deposits or pulling payments from your account of the routing number change. Please note that this only applies to the routing number and not the account number, and that you will still need to contact these companies to update your account number.

After January 25, 2025, we recommend that you update your new account and routing number to any existing ACH transactions.

ACTION STEP

After January 25, 2025, you'll need to update any existing ACH transactions to your new account number(s) and routing number.



ACCOUNT CONVERSION INFORMATION

Online Banking

Online banking, Bill Pay, and eStatement services from Pillur make keeping track of your finances a whole lot easier, whether you're at work or on the go.

Important Notes About the Online Banking Conversion:

- Access to ASB's online banking platform will be unavailable beginning **January 24, 2025, at 5:30 p.m. CT.**
- You will be able to log in to your Pillur account(s) via our digital banking platform at pillur.org beginning **January 25, 2025.**
- **You will receive a welcome email on January 25, 2025, inviting you to create your online banking username and password.**
- If you have multiple Pillur Client ID numbers, each will receive a separate email invitation to create a username and password.
- You will need to agree to Pillur's digital banking agreement and bill pay disclosure upon initial login.
- After you have established your online banking access, you may also download the Pillur Mobile app to access your account(s) from the App Store or Google Play Store.
- **Your ASB account history will not transfer or appear in your new Pillur account(s).** We advise members to save your ASB statements for ease of access. However, we can provide past ASB statements to you if needed in the future.

ACTION STEP

So that you have record of your electronic statements at ASB, we recommend you download or save screenshots of your statements on the ASB online banking system prior to **January 24, 2025.**

ACTION STEP

Log in to your new account(s) beginning **January 25, 2025.**

First-time Online Banking Login Directions:

1. Check your email inbox for an email from noreply@pillur.org with the subject line 'Welcome to Pillur Online Banking.'
2. Locate the green button with 'Create Your Password' and follow this link.
3. Follow the prompts to create your new username and password.

ACTION STEP

Please verify all of your online account information after the conversion to ensure it converted correctly.

Mobile Banking

The ASB mobile app will discontinue on **January 24, 2025, at 5:30 p.m. CT.** Beginning **January 25, 2025,** you will be able to access your business account(s) using the Pillur Mobile app.

ACTION STEP

Download the Pillur Mobile app on or after **January 25, 2025,** and delete your ASB mobile banking app. Log in to the Pillur Mobile app using your Pillur username and password.

Bill Pay

ASB online Bill Pay services will end on **January 24, 2025, at 5:30 p.m. CT.** After this time, you will no longer be able to create new bill payments in the ASB Bill Pay system, and any previously scheduled payments set for after this deadline will not be processed. You can enroll in Pillur's bill payment services on **January 25, 2025.**

Your ASB bill payment payee information will not transfer to Pillur. You will need to re-enter this information in the digital banking platform or the mobile app on or after January 25, 2025.

ACTION STEP

So that you have record of your electronic bill payments at ASB, we recommend you capture and save screenshots of your Bill Pay activity and list of payees with account and payment information on the ASB online banking system prior to **January 24, 2025.**

Printed Statements and eStatements

Your final statement from ASB will be sent out during the first week of February. For statement history prior to January 25, 2025, contact our Call Center at **833-533-0678** to request statement copies.

If you currently receive electronic statements from ASB, you will automatically be enrolled in eStatements for Pillur on our digital banking platform or in our mobile app. However, your previous statements will not be saved. Since prior statements will no longer be available for viewing online, you may wish to download or print them prior to **January 25, 2025,** for reference.

Statement cycles: All Pillur statement cycles are mailed during the first week of the month and will include the statement activity from the previous month.

If you have business checking accounts or loans, you will receive monthly statements. These statements will include any savings account activity.

If you do not have a business checking account or loan, you will receive a quarterly statement for any Certificates or and IMMA(s) you make have. However, if you perform a transaction (via branch, ATM, audio response, or ACH transfer) during a given month, you will receive a statement for that month instead.

ACTION STEP

Enroll or unenroll in eStatements by contacting us at **833-533-0678** or sending us a message in Online Banking under Messages > Create Message.

Business Debit Cards

If you presently have an ASB debit card, we will automatically issue you a new Pillur VISA Debit Card. You may continue to use your ASB debit card(s) until **January 24, 2025, at 11:59 p.m. CT.**

ACTION STEP

Upon receipt of your new card(s), you may activate the card(s) in Online Banking and select your personal identification number (PIN) on or after **January 25, 2025.** If you need any assistance, please contact us at 833-533-0678.

On **January 25, 2025,** you may begin using your new Pillur VISA Debit Card(s). You will no longer be able to use your ASB debit card(s) after **January 24, 2025, at 11:59 p.m. CT.**

Please DO NOT destroy your ASB debit card(s) until after you have activated your new Pillur VISA Debit Card(s).

If you have recurring payments tied to your ASB debit card(s), you will need to contact those companies to update your card information.

Loan Payments

Upon conversion, you will have access to all payment options available for Pillur loans.

There are several options available to make loan payments. Pillur offers manual one-time payments or automatic payments (based on your preference), and you may pay from an internal Pillur account or directly from another financial institution.

To make a loan payment, members can choose from the following options:

- **An internal transfer from a Pillur account using Pay & Transfer > Transfer** (located in our digital banking platform or the Pillur Mobile app). Pay & Transfer can also be used to schedule recurring payments or transfers from a Pillur savings or checking account.
- **A manual one-time payment from an external account,** which can be initially set up by going to Pay & Transfer > External Transfer.
- **An automatic recurring payment from another financial institution.** Members wishing to do this will need to complete an ACH Origination form. Beginning on January 25, 2025, you can contact us at 833-533-0678 or send us a message in Online Banking under Messages > Create Message to request an ACH origination form.
- **Visit one of our branches to make a payment in person.**
- **Send a loan payment by mail to the following address:**
3777 West Road
P.O. Box 4097
East Lansing, MI 48826-4097

If you have questions about how to make your loan payment, please reach out to a representative for assistance at **833-533-0678.**

Receiving ACH Transactions/Direct Deposits

If you currently have direct deposits from customers to your ASB account(s) or direct debits via ACH such as payroll or vendor payments from your ASB account(s), you must inform them of your new routing number and your new account number(s) for your checking account(s).

Pillur's transit routing number is 072486908. Direct deposit letters can be provided to your customers or vendors to credit/debit your account(s). The direct deposit letter can be located in Online Banking under Settings > Direct Deposit. Please contact our Call Center at if you need assistance determining this number.

Automatic payments debited from your account to a third party must also be updated.

ACTION STEP

Notify your vendors/employees or the organization sending/receiving the ACH to/from your account(s) of the routing number and account number change to help avoid delays in posting the transaction.

Receiving Wire Transfers

Please provide the following information to the sending party to continue receiving wire transfers:

Pillur Address: Pillur, 3777 West Road, East Lansing, MI 48823

Routing Number: 072486908

SWIFT Code: MSUCUS44 (for international transfers)

Pillur Account Number

Cutoff time for incoming wires to post the same business day is 4:30 p.m. CT. Cutoff time noted applies to business days, excluding bank holidays, Saturdays, and Sundays.

ATM Access

Pillur members have surcharge-free access to more than 30,000 CO-OP ATMs nationwide. Use the ATM locator on the CO-OP ATM Share Branch Locator app to find one near you or search for ATM locations by visiting the MSUFCU website at msufcu.org/locations.

Business Savings and Checking Accounts

Pillur has the business savings and checking options you're looking for. Enjoy free transactions, dividend-earning options, and no minimum balance.

Membership Savings Account: Pillur's Membership Savings account is the required account for all business members. This savings account holds your \$5 membership share.

Business Savings Account: Pillur's Business Savings account allows you to save your money while earning dividends.

Business Insured Money Management Account (IMMA): Pillur's Business IMMA allows you to earn higher dividends on your savings. Receive a competitive high market rate, easy access to your funds, and rest assured that your funds are insured up to the maximum allowed by the NCUA.

- Dividends calculated daily and paid monthly
- 24/7 account access

Small Business Checking: This free checking account is an economical option for any small business owner. Designed especially for startup and home businesses with basic transaction needs. If you have 100 transactions a month or less, this is the account for you.

Standard Business Checking: The Standard Business Checking account is perfect for businesses that maintain moderate monthly balances. This account offers more transaction flexibility than Small Business Checking. If you have 300 transactions a month or less, this account may work best for you.

Money Market Business Checking: The Money Market Business Checking account is ideal for businesses with high levels of transaction activity. This account offers the earning potential of a money market fund with no monthly service fee. Dividends are paid when the minimum balance is maintained. If you have 500 transactions a month or less, then this account is a great choice.

Commercial Checking: This flexible checking solution is best for businesses with high transaction volumes. If you have over 1,250 transactions a month, this is an ideal account.

On the conversion date, **January 25, 2025**, your ASB account(s) will be converted to Pillur account(s). Please consult your current ASB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/pillur.

Working Capital Loans: Working capital is the lifeblood of your business. Whether you need a line of credit or a term loan, these options assist your business in accessing the capital needed to invest in your growth.

- **Line of Credit:**
 - Access working capital when you need it
 - Variable and fixed interest rates
 - Borrow, repay, borrow again — revolving line availability
- **Term Loans:**
 - Flexible rate options
 - Fixed monthly payment and terms
 - Unsecured and Secured

SBA Loans: Partnering with the Small Business Administration (SBA), we help support America’s small businesses by helping them plan, start and grow their business.

- **SBA Loan Options:**
 - 7(a) Guaranty Loan Program
 - SBA Express
 - 504 SBA Loan Program

On the conversion date, **January 25, 2025**, your ASB account(s) will be converted to Pillur account(s). Please consult your current ASB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/pillur.

Safe Deposit Box

Safe deposit boxes are available at our Randall Road, Algonquin Road, and McHenry Branches. Call **800-678-4968** to check the availability of specific sizes. Space is limited and boxes are offered on a first-come, first-served basis.

Safe Deposit Hours:

Mon - Thurs: 9:00 a.m. - 5:30 p.m. CT
 Friday: 9:00 a.m. - 6:00 p.m. CT
 Saturday: 9:00 a.m. - 1:00 p.m. CT
 Sunday: Closed

Safe deposit boxes are also available in Michigan at our Headquarters, Auburn Hills Regional Office, and US 31 Traverse City Branch. Visit msufcu.org for more details.

Further Assistance

We understand the upcoming changes can be confusing, and we are here to assist you. If you have questions, please contact us using any of the various contact methods listed below.

We welcome you as a valued member of Pillur Business Banking and look forward to the opportunity to provide you with superior service and help you reach your financial goals.

If you would like to change the Pillur account you are being converted into or would like to add any additional accounts, please call our Business Support team on or after January 25, 2025, at 833-533-0678 and a specialist will assist you.

BUSINESS SAVINGS ACCOUNTS	
Former ASB Account(s)	New Pillur Account(s)
Corporate Statement Savings	Membership Savings Account Business Savings Account
Money Market The Investor Money Market	Business Insured Money Management Account (Business IMMA)
BUSINESS CHECKING ACCOUNTS	
Former ASB Account(s)	New Pillur Account(s)
Business Checking NOW Business Checking Regular Checking Senior Checking	Small Business Checking

Lending Options

Commercial Real Estate Loan: Our Commercial Real Estate Loan is designed to help you purchase new commercial property, renovate income-producing properties, or refinance real estate.

- Low rates
- Flexible terms
- Commercial, industrial, retail, office, or income properties
- Projects up to \$30,000,000

Equipment Loans: Sometimes getting the right equipment for your business may require additional working capital. Our Equipment Loans help businesses get the equipment they need.

- Flexible rate options
- Fixed monthly payment and terms
- Term and lines of credit options

HOW TO CONTACT US



Call us at our primary toll-free MSUFCU phone line, 800-678-4968 ext. 4848.

Prior to January 25, 2025, this phone line is best for your specific questions regarding this booklet or your account conversion to Pillur.



Call us at our toll-free Pillur Business Support phone line, 833-533-0678.

Beginning January 25, 2025, if you have questions about your membership, accounts, statements, or other needs, please call this phone line to speak with our Call Center staff.



Visit pillur.org for all your business banking needs.

Starting January 25, 2025, explore our website for information on account and service offerings as well as access to your account(s) online.



Visit msufcu.org/pillur for account conversions information.

View information on the account conversion timeline, including previously mailed resources.



Email us at support@pillur.org.

Send any questions you may have or assistance you may need.



Stop by your local MSUFCU branch.

Currently, only the Algonquin Road and Randall Road Branches can assist with Pillur cash transactions. Please visit pillur.org for a list of branches, including those coming soon.

For more information on MSUFCU's branch network, see page 14-17 of this conversion guide for consumer and residential account transaction locations.

BUSINESS SCHEDULE OF SERVICE CHARGES — EFFECTIVE JANUARY 25, 2025

This Schedule of Service Charges is part of the Business Account Agreements and Disclosures for Pillur, a trade name of Michigan State University Federal Credit Union ("Credit Union"). Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as a recipient of services we provide.

Minimum Balance Service Charges

Business Savings Account.....	No charge
Membership Savings Account.....	No charge
IMMA.....	No charge
Small Business Checking.....	No charge
Standard Business Checking.....	\$15.00 per month
Money Market Business Checking.....	\$25.00 per month
Commercial Checking.....	\$20.00 per month
Sweep.....	No charge
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge

Monthly Transaction Service Charges

Business Savings Account ¹	\$0.25 per item
Membership Savings Account ¹	\$0.25 per item
IMMA ¹	\$0.25 per item
Small Business Checking ²	\$0.25 per item
Standard Business Checking ³	\$0.25 per item
Money Market Business Checking ⁴	\$0.25 per item
Commercial Checking.....	\$0.15 per item
Sweep ¹	\$0.25 per item
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge

¹No charge for first 25 transactions.
²No charge for first 100 transactions.
³No charge for first 300 transactions.
⁴No charge for first 500 transactions.

Sweep Feature Service Charges.....\$10.00
 (if aggregate account balance is less than \$25,000)

eDeposit (Remote Deposit Capture)
 Standard/Mobile Scanning Option.....No charge

Online Banking.....No charge

Bill Payment Service Charges

Electronic/ACH.....	No charge
Paper.....	20 free per month/\$0.75 each for 21+

Currency Service Charges

Provide Currency.....	Up to \$2,500 free per day/ then \$0.10 per \$100
Provide Coin.....	Up to \$1,000 free per day/then 1.0%
Deposited Currency.....	Up to \$20,000 free per day/ then \$0.10 per \$100 plus secure transport charge up to \$50
Deposited Coin.....	Up to \$1,000 free per day/then 1.0%

Wire Transfer Service Charges

Outgoing Domestic Wire Transfer.....	\$25.00
Outgoing International Wire Transfer.....	\$50.00

International Item Service Charges

International Currency - Purchase or Sale.....	\$20.00
Processing International Checks	
Canadian Checks.....	\$10.00
International Checks (eligible for short collection).....	\$35.00
International Checks (requiring long collection).....	\$100.00

Check Service Charges

Cashier's Check.....	\$5.00
Money Order.....	\$3.00
Temporary Checks.....	\$1.00 per page of 3 checks

Card Service Charges

Credit/Debit/ATM Card Replacement.....	\$10.00
Rush Card Charge	
Domestic.....	\$30.00
International.....	\$40.00
VISA Gift Card.....	\$4.50
Non-CO-OP Network ATM ⁵	\$1.00 per transaction

⁵A Non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM and multiple charges could be assessed during the same ATM session. Non-CO-OP Network ATMs are those not owned by Pillur or third parties participating in the CO-OP Network.

International Service Assessment (ISA)⁶

ATM and PIN-Based Transactions.....	1.0% of the International Transaction Amount
Signature-Based Transactions.....	3.0% of the International Transaction Amount

⁶International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the U.S. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA is calculated after the transaction has been converted to U.S. dollars.

Miscellaneous Service Charges

Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Research.....	\$50.00 per hour
Overdraft Notice (Paper) ⁷	\$2.00
Overdraft Notice (Electronic).....	No charge
Non-Sufficient Funds (NSF) Notice (Paper) ⁷	\$2.00
Non-Sufficient Funds Notice (Electronic).....	No charge
Overdraft Charge ^{8,9}	\$30.00 per day
Garnishment/Levy.....	\$75.00 per each garnishment or levy received
Convenience Loan Payment or Account Deposit.....	\$7.95 per each debit card payment attempt
Returned Deposited Item — International.....	\$50.00
Early Account Closure.....	\$20.00
Dormant Account.....	\$5.00 per month
Escheatment.....	\$75.00 per each base account escheated

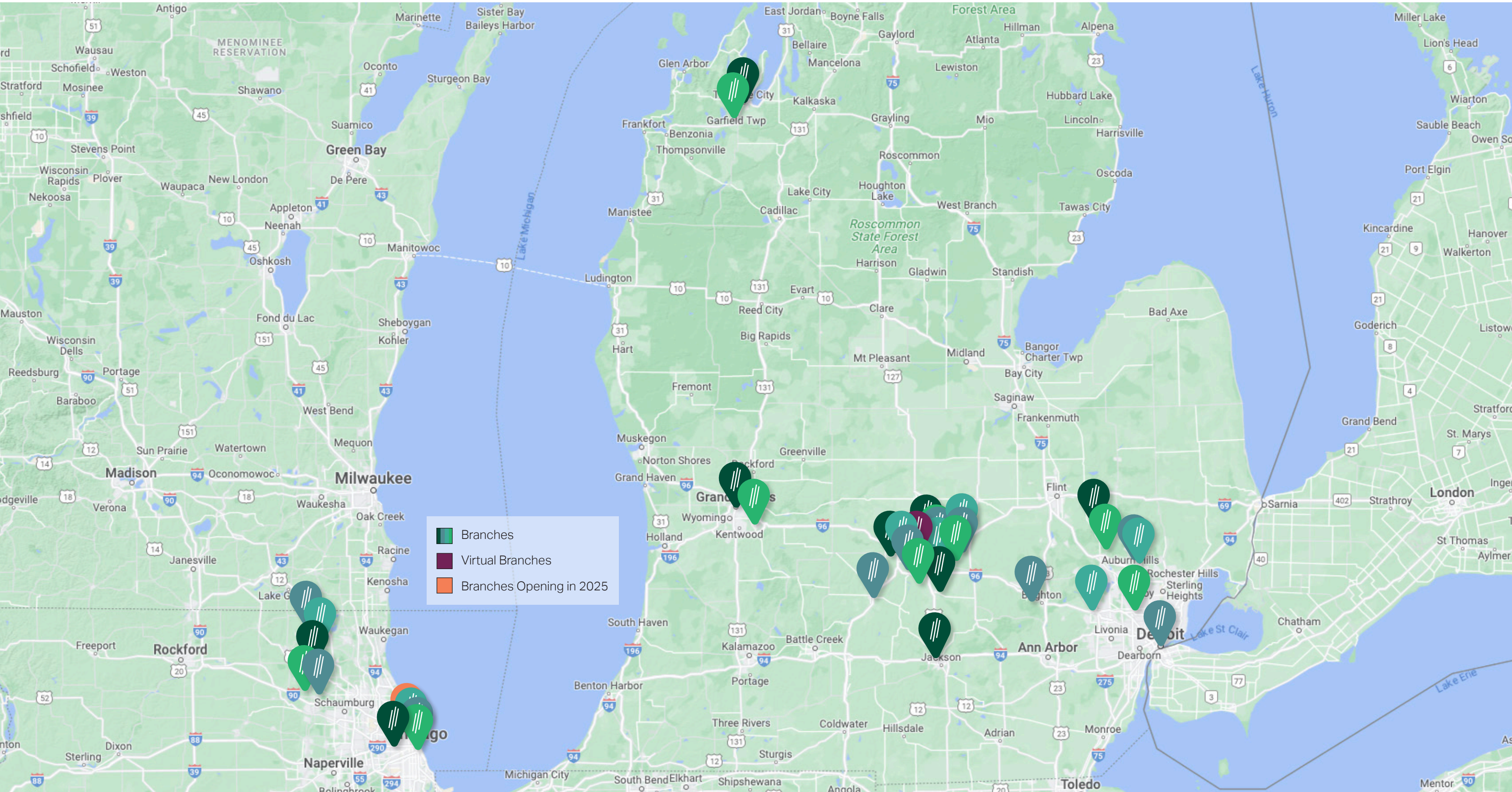
⁷Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft notice charge) for one transaction you authorized. ⁸You may be charged an Overdraft charge, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a charge was previously assessed. For example, a transaction you authorize (such as a check or an ACH debit) may be presented or submitted for payment multiple times and Pillur will determine whether or not the available balance is sufficient to pay the transaction each time it is presented or submitted. This means you could be assessed multiple charges (including multiple NSF charges or a combination of multiple NSF charges and an Overdraft charge) for one transaction that you authorized. Note: It is the merchant (or other individual or entity), not Pillur, that determines when and through which payment channel to present or submit a transaction against your account (and whether to re-present or resubmit a transaction that was previously rejected). ⁹Overdrafts are protected with Balance Shield. Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges.

For inquires, contact us at:

Pillur	pillur.org
3777 West Road	833-533-0678
East Lansing, MI 48823	

MSUFCU'S BRANCH NETWORK

Visit our website at msufcu.org/locations for more details about each of our 34 branches including drive-up hours, ATMs, safe deposit box availability, and more.



NORTHERN ILLINOIS

Pillur Service Available

Algonquin Road Branch
800 E. Algonquin Rd.
Algonquin, IL 60102

Pillur Service Coming Soon

Johnsburg Branch
4000 N. Johnsburg Rd.
Johnsburg, IL 60051

Pillur Service Coming Soon

McHenry Branch
353 Bank Dr.
McHenry, IL 60050

Pillur Service Available

Randall Road Branch
2400 Huntington Dr. N.
Algonquin, IL 60102

Pillur Service Coming Soon

Richmond Branch
10520 N. Main St.
Richmond, IL 60071

CHICAGO

Pillur Service Coming Soon

Clark St. Branch
1550 N. Clark St.
Chicago, Illinois 60610

Pillur Service Coming Soon

Division St. Branch
101 W. Division St.
Chicago, Illinois 60610

Pillur Service Coming Soon

Halsted St. Branch
2500 N. Halsted St.
Chicago, Illinois 60614

Pillur Service Coming Soon

North Ave. Branch
2234 W. North Ave.
Chicago, Illinois 60647

Opening in 2025

Lincoln Ave. Branch
2727 N. Lincoln Ave.
Chicago, Illinois 60614

MID-MICHIGAN

Headquarters Branch
3775 Coolidge Rd.
East Lansing, MI 48823

Central Park Branch
1775 Central Park Dr.
Okemos, MI 48864

Charlotte Branch
180 High St.
Charlotte, MI 48813

Downtown Lansing Branch
104 S. Washington Sq.
Lansing, MI 48933

East Lansing Branch
311 Abbot Rd.
East Lansing, MI 48823

Farm Lane Branch
4825 Mt. Hope Rd.
East Lansing, MI 48823

Holt Branch
2313 Cedar St.
Holt, MI 48842

Jackson Branch
1800 N. Wisner St.
Jackson, MI 49202

Marsh Branch
16861 Marsh Rd.
Haslett, MI 48840

Mason Branch
1133 S. Cedar St.
Mason, MI 48854

Meridian Crossing
2300 Jolly Rd.
Okemos, MI 48864

MSU Union Branch
49 Abbot Rd., Room 108
East Lansing, MI 48824

Sparrow Virtual Branch
1215 E. Michigan Ave., Ste. B-1
Lansing, MI 48912

South Lansing Branch
200 E. Jolly Rd.
Lansing, MI 48910

West Side Branch
653 Migaldi Lane
Lansing, MI 48917

SOUTHEAST MICHIGAN

**Auburn Hills Branch
and Regional Office**
3220 University Dr.
Auburn Hills, MI 48326

Berkley Branch
1833 Coolidge Hwy.
Berkley, MI 48072

Brighton Branch
8510 W. Grand River Ave.
Brighton, MI 48116

Congress St. Branch
243 W. Congress St.
Detroit, MI 48226

Novi Branch
43420 Grand River Ave.
Novi, MI 481375

Oakland Center
Oakland Center, Suite 148
312 Meadow Brook Rd.
Rochester, MI 48309

Ortonville Branch
4 South St.
Ortonville, MI 48462

Sashabaw Branch
6051 Sashabaw Rd.
Clarkston, MI 48346

WEST MICHIGAN

Kentwood Branch
4580 28th St. SE
Kentwood, MI 49512

Monroe Center Branch
86 Monroe Center St. NW
Grand Rapids, MI 49503

NORTHERN MICHIGAN

**Traverse City —
Union Street Branch**
312 S. Union St.
Traverse City, MI 49684

US 31 Branch
3752 N. US 31 South
Traverse City, MI 49684



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