

April 11, 2025

Name Address City, State ZIP

Dear Name,

Welcome to Pillur Business Banking, powered by MSU Federal Credit Union (MSUFCU). We are a full-service financial institution, dedicated to helping you with your business financial needs.

Your MSB account(s) will be officially converted to Pillur on May 1, 2025. Your new Pillur account number(s) are printed below. Please keep this letter for reference, as you will need these number(s) for online banking, payroll services, and loan payments.

Understanding Your Account Number

Each of your individual accounts will be available in our online banking platform and the Pillur Mobile app through a single profile. We have included your new Pillur account number(s) below and their corresponding, former MSB account number(s).

Former MSB Account Number	New Pillur Account Number
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Accessing your account is easy with our free online banking platform and the Pillur Mobile app. Once conversion is completed on <u>May 1, 2025</u>, you will receive an invite via a Welcome email to create your online banking account on our online banking platform or the Pillur Mobile app. If you do not receive your Welcome email, please contact 833-533-0678. Members will not be able to create an online banking account without the use of the unique invite link provided in the Welcome email.

By providing your business with superior service and a wide array of products and services, all tailored to meet unique industry needs, we help our business members to achieve the goals you set for your business. You can expect:

- A dedicated business services team to help your account run smoothly and to ensure your business needs are met
- Numerous Ioan options, including Commercial Real Estate Ioans, Lines of Credit, Visa Credit Cards, Equipment Ioans, StartUp Ioans, and Vehicle Ioans
- · ACH origination and high-speed check scanning
- Positive Pay for account fraud protection
- Non-account signer authorized access for online banking
- Access to third party vendor discounts: Paychex for payroll/tax processing and Integrity One for merchant credit card processing
- Convenient branch locations with 24-hour night depository access
- 24/7 account access manage your funds when, where, and how you want with our Pillur Mobile app

If you have not opted in and we do not receive your membership opt-in by <u>April 30, 2025,</u> you will need to submit a full membership application before receiving full access to the benefits of Pillur membership. <u>Please opt in immediately by calling us at 1-312-270-0204 x3133</u>.

If you currently have an MSB Debit Card(s), you will receive a new Pillur Visa Debit Card(s) to replace your existing MSB card(s) **prior to May 1, 2025.** Please wait to activate and begin using your new card(s) **until May 1, 2025.**

We look forward to serving you, now and in the future. If you have any questions about your account or other ways we can help you, please contact us by phone at 312-270-0204 or 800-678-4968, online at pillur.org, or by visiting any of our branch locations.

Sincerely,

The Pillur and MSUFCU Team