

January 3, 2025

Name Address City, State ZIP

Dear Business Member,

Welcome to Pillur, a trade name of Michigan State University Federal Credit Union (MSUFCU). We are a full-service financial institution, dedicated to helping you with your business financial needs.

Your Client ID is printed above. Please keep this document in a safe place to reference.

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 loan options, including Commercial Real Estate loans, Lines of Credit, VISA Credit Cards, Equipment loans, StartUp loans, and Vehicle loans
- 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

Accessing your account is easy with our free online banking system and the Pillur Mobile app. Upon conversion day, you will receive an invite via email to create your online banking account. Once created, you will be able to access your digital banking account through pillur.org or via the Pillur Mobile app.

You will also receive your new Pillur VISA Debit/ATM/Credit Card(s) to replace your existing ASB card(s) **prior to January 25, 2025**. Please wait to activate and begin using your new card(s) **until January 25, 2025**.

Client ID: XXXXXXX

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, online at pillur.org, or by visiting any of our branch locations.

Sincerely,

The Pillur and MSUFCU Team