



Business Account Conversion Guide

*McHenry Savings Bank Customers,
Welcome to Pillur Business Banking*

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

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SEAMLESS TRANSITION ON CONVERSION DAY

We know how important it is to keep your business’s finances on track. Rest assured, on **May 1, 2025**, all your **accounts, automatic withdrawals or deposits (known as ACH), and any other recurring transactions will continue processing as usual.**

Transactions scheduled by **MSB online Bill Payment, MSB debit card, and Zelle will be discontinued**, so please review pages 6, 7, and 11 for information about updating applicable recurring transactions and the available options for electronically transferring money.

Please update your payment details on or after **May 1, 2025**. For now, bank with confidence knowing everything will keep working seamlessly.

WE ARE HERE TO HELP!

If you have questions, please visit our MSUFCU branches in Illinois where Pillur services are available, call us at **833-533-0678**, or visit **pillur.org** for more information.

Beginning on May 1, 2025, phone calls will be routed to our dedicated Pillur Call Center. Our friendly and helpful 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.

IMPORTANT DATES

4/29/25

- ACH connectivity will be disabled at **3:30 p.m. CT.**
- MSB online Bill Pay services will end at **5:00 p.m. CT.**

4/30/25

- The last day your MSB accounts and cards will be available, until **11:59 p.m. CT.**
- The former MSB branches at 353 Bank Dr., McHenry, IL; 10520 N. Main St., Richmond, IL; and 4000 N. Johnsbury Rd., Johnsbury, IL, will close at **5:30 p.m. CT on April 30, 2025**, and reopen at **9:00 a.m. CT on May 1, 2025**, and will be able to answer any questions you may have. Cash transactions may be limited until conversion is complete.

Additionally, our drive-up lanes will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your Pillur accounts at **9:00 a.m. CT on May 1, 2025.**
- MSB online and mobile banking access will be unavailable beginning at **7:00 p.m. CT.**

Prior to 5/1/25

- You will be mailed your new Pillur account number(s), which will be helpful for identifying your account when you call in for support and for enrolling in online banking.
- You will receive your new Pillur Visa Debit Card(s) to replace your existing MSB card(s). **You may activate your new card(s) by calling 833-404-4121, our automated IVR system, on or after May 1, 2025.**

5/1/25

- Your new Pillur account(s) will be available once the conversion process is completed. 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 once the conversion process is completed.
- You will receive a Welcome email on **May 1, 2025**, once conversion is completed, inviting you to create your online banking username and password. You may also enroll in online banking on pillur.org using your TIN or SSN and any of your account numbers. If you encounter any issues, please call us at **833-533-0678** for assistance.

If you do not receive the email from us, then we may need more information from you added to our records, including your primary email, mobile phone number, and physical address.

Please ensure you have an email address on file prior to **May 1, 2025**, in order to receive notifications and log into online banking. Please note, each user must have a unique email on file.

- ACH transactions will be delayed but will post upon completion of conversion.
- Cash and check transactions will be not be available until completion of conversion.

Starting 5/1/25

- Your final statement from MSB will be sent during the **first week of May 2025.**
- You will be able to begin using Intuit Quicken/Quickbooks with your Pillur business account(s).

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 information such as your username, password, security code, PIN, or CVV. 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) are converted from MSB 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 MSB 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 MSB account(s) be converted to Pillur account(s)?

All MSB business accounts will officially be converted to Pillur accounts on **May 1, 2025**.

Will any branches be closed or consolidated?

We have no plans to close any branches at this time.

As of **May 1, 2025**, you'll have access to five Northern Illinois branches and five Chicago branches. To find the closest MSUFCU branch near you visit msufcu.org/locations or consult our branch listings section on pages 14-17 of this conversion guide.

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 **May 1, 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 MSB card(s) prior to **May 1, 2025**. You can activate and begin using your new card(s) on **May 1, 2025**.

Checks

For a short time following conversion, Pillur will continue to process any MSB 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 MSB 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 or by phone at Harland Clarke (800-503-2345) or Shop Deluxe (800-865-1913). If you have any issues ordering checks, please contact us at 833-533-0678 between 7:00 a.m. and 7:00 p.m. CT, Monday through Friday.

How are my funds insured?

Pillur, a trade name of Michigan State University Federal Credit Union (MSUFCU). MSUFCU is the legal entity behind this brand. All accounts are held at MSUFCU where savings are insured by the National Credit Union Share Insurance Fund, which is administered by the National Credit Union Administration (NCUA), an agency of the United States government. All deposits under Pillur and MSUFCU will be combined for a total insurance amount of \$250,000 per Tax Identification Number. Pillur accounts are not separately insured and do not have share insurance in addition to the share insurance obtained through MSUFCU.

ACCOUNT CONVERSION FAQs

What is account conversion?

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

What should I know to prepare for account conversion?

Branch Access: The former MSB branches at 353 Bank Dr., McHenry, IL; 10520 N. Main St., Richmond, IL; and 4000 N. Johnsburg Rd., Johnsburg, IL, will close at **5:30 p.m. CT on April 30, 2025**, and reopen at **9:00 a.m. CT on May 1, 2025**, and will be able to answer any questions you may have. Cash transactions may be limited until conversion is complete.

Additionally, our drive-up lanes will close at **5:30 p.m. CT on April 30, 2025**, and reopen to service your Pillur accounts at **9:00 a.m. CT on May 1, 2025**.

Business Debit Card: Your MSB Business debit card(s) will be available for use until **April 30, 2025, at 11:59 p.m. CT**. Your new Pillur Visa Debit Card(s) will be mailed to you prior to May 1, 2025. **You can activate and start using your Pillur Visa Debit Card(s) on May 1, 2025.**

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

Online/Mobile Banking and Bill Pay: Access to your MSB account(s) online and via Mobile Banking will discontinue on **April 30, 2025, at 7:00 p.m. CT**. You will be able to log in to Pillur’s online banking platform, mobile app, and online bill payment on **May 1, 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 MSB account(s)?

We have selected the Pillur account(s) that most closely matches your current MSB 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 **May 1, 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 MSB 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 May 1, 2025, we recommend that you update your new account and routing number to any existing ACH transactions.

ACTION STEP

After **May 1, 2025**, 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 MSB’s online banking platform will be unavailable beginning **April 30, 2025, at 7:00 p.m. CT**.
- You will be able to log in to your Pillur account(s) via our digital banking platform at **pillur.org** beginning **May 1, 2025**.
- You will receive a Welcome email on **May 1, 2025**, once conversion is completed, inviting you to create your online banking username and password. You may also enroll in online banking on pillur.org using your TIN or SSN and any of your account numbers. If you encounter any issues, please call us at **833-533-0678** for assistance.

If you do not receive the email from us, then we may need more information from you added to our records, including your primary email, mobile phone number, and physical address.
- Please note, if secondary users are added to your online billing account, they will need to enroll with their Business TIN. If you have multiple businesses and would like to view them with the same login, you will need to enroll with your SSN.
- 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 MSB account history will not transfer or appear in your new Pillur account(s).** We advise members to save your MSB statements for ease of access. However, we can provide past MSB statements to you if needed in the future.

ACTION STEP

Download or save screenshots of your electronic statements on the MSB online banking system prior to **April 30, 2025**.

ACTION STEP

Log in to your new account(s) beginning **May 1, 2025**.

First-time Online Banking Login Directions:

1. Check your email inbox for an email from **esolutions@msufcu.org** with the subject line 'Welcome to Pillur Online Banking.'
2. Locate the green button with 'Create Your Username and Password' and follow this link.
3. Follow the prompts to create your new username and password.
4. You may also enroll in online banking on Pillur.org using your TIN or SSN and any of your account numbers.

ACTION STEP

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

Mobile Banking

The MSB mobile app will discontinue on **April 30, 2025, at 7:00 p.m. CT**. Beginning **May 1, 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 **May 1, 2025**, and delete your MSB mobile banking app. Log in to the Pillur Mobile app using your Pillur username and password.

Bill Pay

MSB online Bill Pay services will end on **April 29, 2025, at 5:00 p.m. CT**. After this time, you will no longer be able to create new bill payments in the MSB 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 **May 1, 2025**.

Your MSB 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 May 1, 2025.

ACTION STEP

Capture and save screenshots of your MSB Bill Pay activity and list of payees with account and payment information on the MSB online banking system prior to **April 30, 2025**.

Printed Statements and eStatements

Your final statement from MSB will be sent out during the first week of May. For statement history prior to May 1, 2025, contact our Call Center at **833-533-0678** to request statement copies.

If you currently receive electronic statements from MSB, 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 **May 1, 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 MSB debit card, we will automatically issue you a new Pillur Visa Debit Card. You may continue to use your MSB debit card(s) until **April 30, 2025, at 11:59 p.m. CT**.

ACTION STEP

Upon receipt of your new card(s), activate the card(s) by calling **833-404-4121**, our an automated IVR system, and select your personal identification number (PIN) on or after **May 1, 2025**. If you need any assistance, please contact us at 833-533-0678.

On **May 1, 2025**, you may begin using your new Pillur Visa Debit Card(s). You will no longer be able to use your MSB debit card(s) after **April 30, 2025, at 11:59 p.m. CT**.

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

ACTION STEP

Contact companies that you have recurring payments with from your MSB debit card(s) to update your card information, on or after **May 1, 2025**.

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 May 1, 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 MSB account(s) or direct debits via ACH such as payroll or vendor payments from your MSB 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: 272479663

For Further Credit (FFC) 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 ACCOUNTS	
Former MSB Account(s)	New Pillur Account
Advantage Savings CML Statement Savings CML	Membership Savings Account Business Savings Account
Online Indexed Savings	Business Insured Money Management Account (Business IMMA)
BUSINESS CERTIFICATES	
Former MSB Account(s)	New Pillur Account
Business Certificate of Deposit	Business Certificate
CHECKING ACCOUNTS	
Former MSB Account(s)	New Pillur Account
Money Market Essential Business Checking Analysis Checking	Small Business Checking
Advantage Business Checking	Standard Business Checking
Premier Checking Indexed Money Market	Business Money Market Checking

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 (Business 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, **May 1, 2025**, your MSB account(s) will be converted to Pillur account(s). Please consult your current MSB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/pillur.

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

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, **May 1, 2025**, your MSB account(s) will be converted to Pillur account(s). Please consult your current MSB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/pillur.

Safe Deposit Box

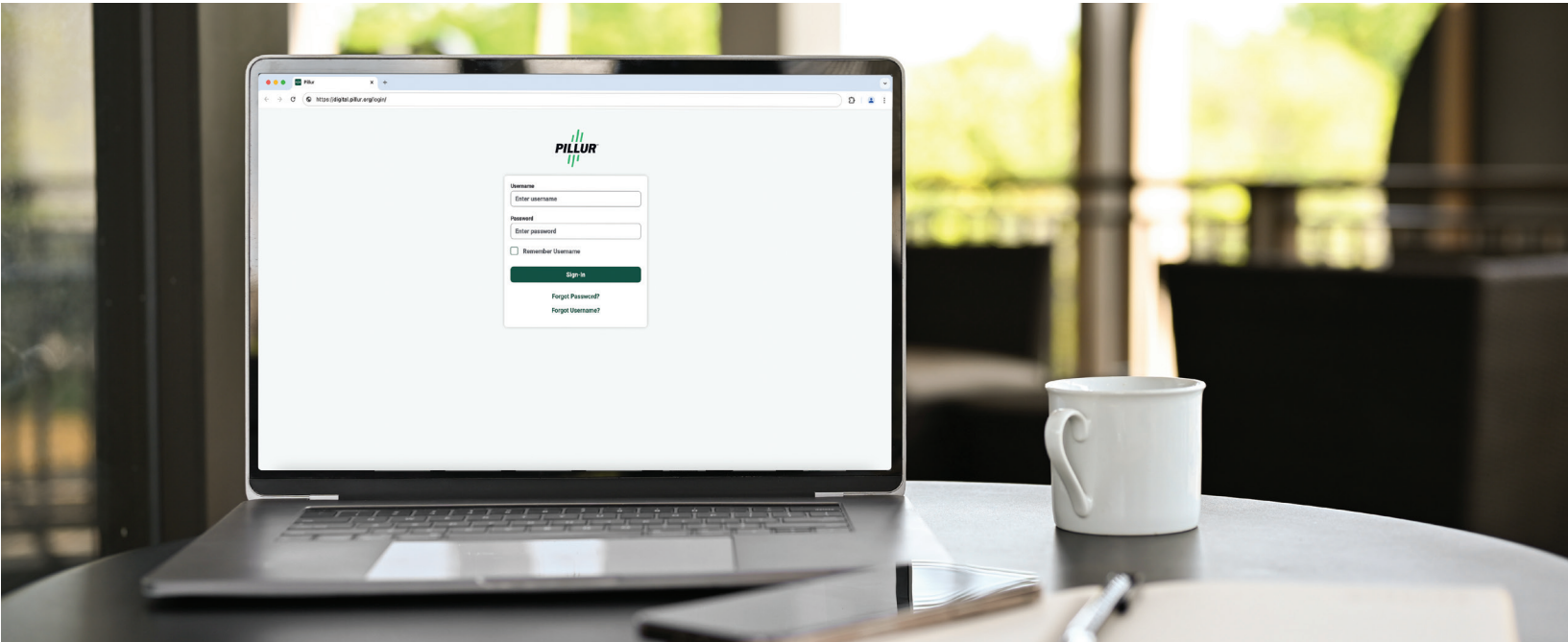
Safe deposit boxes are available at our Randall Road, Algonquin Road, and McHenry Branches. Call **800-678-4968** to check the availability of specific sizes. Space is limited and boxes are offered on a first-come, first-served basis.

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

Discontinuation of Zelle Offering

As of **May 1, 2025**, Zelle services will no longer be offered. We offer bill payment services for electronically transferring money to other Pillur accounts or to external accounts. Members must have an active checking account to use our bill payment services. Additionally, there are other third-party services available for electronically transferring money. We will be happy to help you find a solution that meets your needs. To prepare for this change, we recommend reviewing your Zelle transactions to ensure that you have a comprehensive list of any recurring transactions that will need to be set up, so no payments are missed.



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 May 1, 2025, at 833-533-0678 and a specialist will assist you.



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

Prior to May 1, 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 Call Center, 833-533-0678.

Beginning May 1, 2025, if you have questions about your membership, accounts, statements, or other needs, please call this phone line to speak with our Pillur Call Center staff.

Call Center Hours: Mon - Fri: 7:00 a.m. - 7:00 p.m. CT



Visit pillur.org for all your business banking needs.

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.

Please visit pillur.org for a list of branches, including those coming soon. For more information on MSUFCU’s branch network, see pages 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

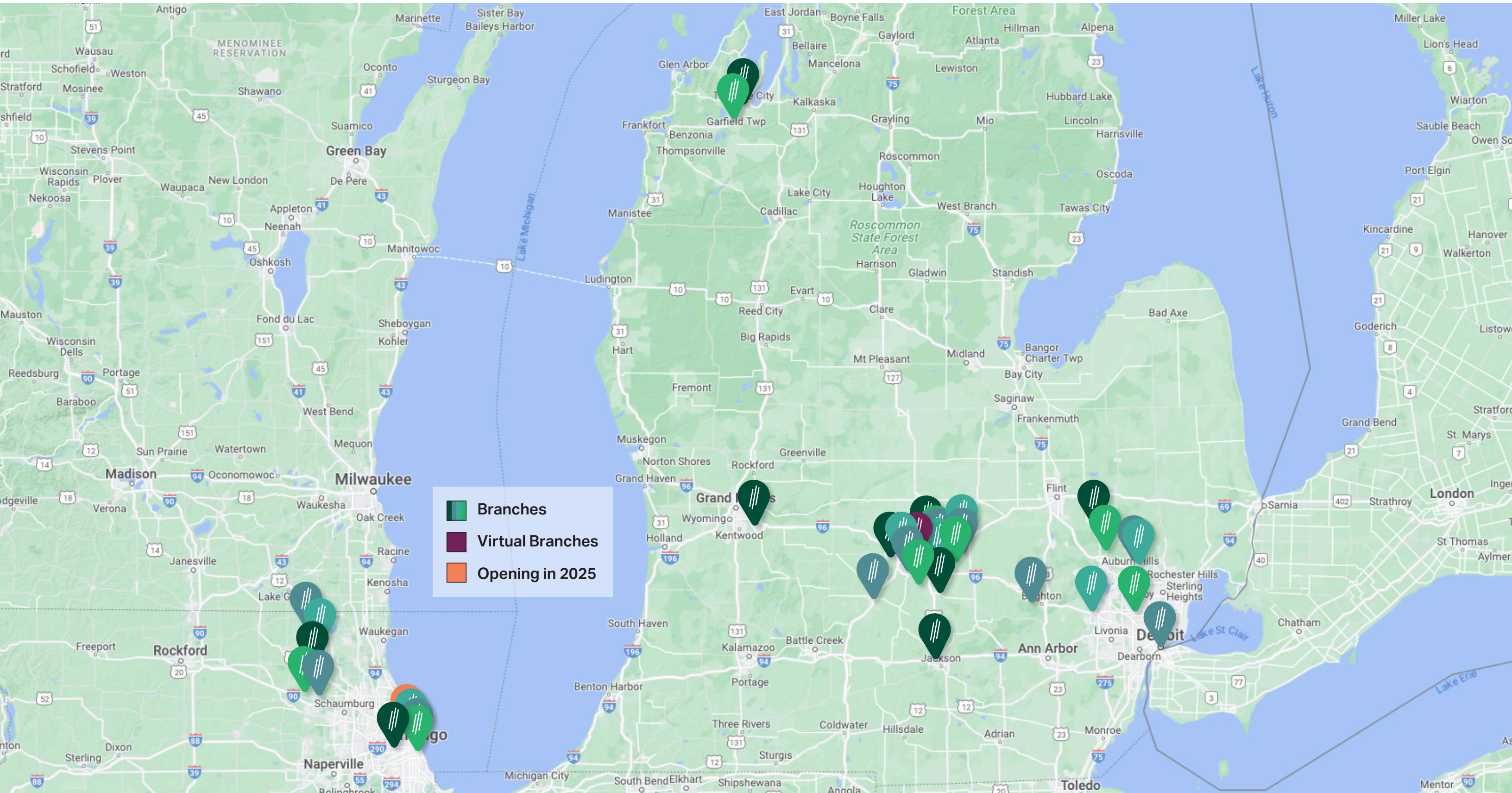
⁷Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice 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 35 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 5/1/25

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

Pillur Service Coming 5/1/25

McHenry Branch
353 Bank Dr.
McHenry, IL 60050

Pillur Service Available

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

Pillur Service Coming 5/1/25

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

CHICAGO

Pillur Service Coming 5/1/25

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

Pillur Service Available

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

Pillur Service Coming 5/1/25

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

Pillur Service Available

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

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



833-533-0678 | pillur.org

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