



PILLUR BUSINESS ACCOUNT CONVERSION GUIDE

Dear <Name>,

Your account conversion from Gold Coast Bank (GCB) to Pillur Business Banking, powered by MSU Federal Credit Union (MSUFCU), is almost here. This mailing contains your **Business Account Conversion Guide**, which provides the information you need to prepare for your **September 12, 2026** account conversion and the days that follow.

Please review this guide before account conversion weekend and keep it available for reference during your account conversion. It includes important dates, instructions for accessing your accounts, information about new services, and answers to frequently asked questions.

Important Dates

Thursday, September 10, 2026

- GCB online Bill Pay services will end at **3:00 p.m. CT.**

Friday, September 11, 2026

- The Gold Coast Office located at 1165 N. Clark Street, Chicago, IL will close at **5:00 p.m. CT on September 11, 2026. Beginning September 12, 2026**, please visit our Division Street Branch, located at 101 W. Division Street, Chicago, IL, or any Pillur branch listed at pillur.org/locations-hours for in-person service.
- GCB online and mobile banking access will transition to view-only access beginning at **4:00 p.m. CT.** Transactional functionality will no longer be available.
- The last day cash transactions will be fully available before your account conversion. **Cash transactions will be limited on Saturday, September 12, 2026**, and will resume on **Monday, September 14, 2026.** We recommend completing any cash transactions you may need before the end of the business day.
- ACH connectivity will be disabled at **4:30 p.m. CT.**

Prior to Saturday, September 12, 2026

- Your new Pillur account number(s) are included in this mailing, 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 GCB debit card(s). **You may activate your new card(s) by calling 833-404-4121, our 24/7 automated IVR system, after your account conversion is completed later in the day on September 12, 2026.**

Saturday, September 12, 2026

- Your new Pillur account(s) will become available after your account conversion is complete later in the day on **September 12, 2026.** At that time, you may activate and begin using your

new Pillur Visa Debit Card(s) and access online banking, the Pillur Mobile app, and bill payment services.

- You will receive a Welcome email during the evening of **September 12, 2026**, once your account conversion is complete, inviting you to create your online banking username and password. You may also enroll in online banking on pillur.org using your personal information and any of your account numbers after your account conversion is complete. If you do not receive the Welcome email after your account conversion is complete, we may need additional information for our records, including your primary email address, mobile phone number, or physical address. Please ensure you have an email address on file **before September 12, 2026**, to receive notifications and log in to online banking. Each user must have a unique email address on file. If you have questions about your account conversion being completed by end of day on **September 12, 2026**, please contact the Pillur Call Center at 833-533-0678. Self-service information will be available to help address common questions during account conversion.
- ACH transactions will be delayed but will post upon completion of conversion.
- **Cash transactions will be limited on September 12, 2026**, while your accounts are converting to Pillur systems. Check transactions may continue to be presented and processed as the conversion is completed.

Monday, September 14, 2026

- The last day you may use your GCB debit card(s) to make transactions.
- Cash transactions will once again be fully available at Pillur branch locations using your converted accounts. Our dedicated Pillur Call Center is available at 833-533-0678 to assist you Monday through Friday from 7:00 a.m. to 7:00 p.m. CT.

Beginning October 2026

- Your final statement from GCB will be sent by the **first week of October 2026**.
- You will be able to begin using Intuit Quicken/QuickBooks with your Pillur business account(s).

General Account Conversion Information

Card Activation

- Consult page 8 in the conversion guide for information on card activation.

Online Banking

- Consult page 6 in the conversion guide for information on online banking and the mobile app.

Bill Pay

- Consult page 7 in the conversion guide for information on Bill Pay services.

Seamless Transition on Conversion Day

We know how important it is to keep your business's finances on track. **Rest assured, on September 12, 2026, your direct deposits, automatic withdrawals or deposits (known as ACH), and most other recurring transactions will continue processing during conversion, although ACH transactions may be delayed and will post upon conversion.**

GCB online Bill Payment and recurring GCB debit card transactions will not carry over, so please review pages 7-9 in the conversion guide for information about updating applicable recurring transactions and the available options for electronically transferring money.

Please update your payment details after your account conversion is complete later in the day on **September 12, 2026**. Until then, continue banking with confidence knowing your existing payment information will work during the conversion process.

On **Saturday, September 12, 2026**, if you have questions about your account conversion underway, please contact the Pillur Call Center at 833-533-0678. Self-service information will be available to help address common questions during account conversion.

If you have any questions or need assistance on or after **Monday, September 14, 2026**, please contact the Pillur Call Center at 833-533-0678, Monday through Friday from 7:00 a.m. to 7:00 p.m. CT, or email us at support@pillur.org. You may also visit pillur.org or any branch location listed at pillur.org/locations-hours. Our experienced staff are available to assist you with your account(s), transactions, and other business banking needs.

We look forward to serving you, now and in the future. For additional assistance and contact options, please refer to the Further Assistance section of the enclosed Business Account Conversion Guide.

Sincerely,

The Pillur and MSUFCU Team



Business Account Conversion Guide

*Gold Coast 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 September 12, 2026, your direct deposits, automatic withdrawals or deposits (known as ACH), and most other recurring transactions will continue processing during conversion, although ACH transactions may be delayed and will post upon conversion.**

GCB online Bill Payment and recurring GCB debit card transactions will not carry over to Pillur, so please review pages 7-9 for information about updating applicable recurring transactions and the available options for electronically transferring money.

Please update your payment details after your account conversion is complete later in the day on **September 12, 2026**. 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 or visit **pillur.org** for more information.

If you have any questions or need assistance Monday through Friday from 7:00 a.m. to 7:00 p.m. CT, please contact the Pillur Call Center at 833-533-0678 or email us at support@pillur.org.

If you call the Pillur Call Center on **Saturday, September 12**, self-service information will be available to help address common questions during account conversion.

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

IMPORTANT DATES

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- You will receive a Welcome email during the evening of **September 12, 2026**, once your account conversion is complete, inviting you to create your online banking username and password. You may also enroll in online banking on pillur.org using your personal information and any of your account numbers after your account conversion is complete. If you do not receive the Welcome email after your account conversion is complete, we may need additional information for our records, including your primary email address, mobile phone number, or physical address. Please ensure you have an email address on file **before September 12, 2026**, to receive notifications and log in to online banking. Each user must have a unique email address on file. If you have questions about your account conversion being completed by end of day on **September 12, 2026**, please contact the Pillur Call Center at 833-533-0678. Self-service information will be available to help address common questions during account conversion.
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Beginning October 2026

- Your final statement from GCB will be sent by the **first week of October 2026**.
- 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: Pillur will never call you asking for information such as your username, password, security code, PIN, or CVV. Please notify us immediately if you receive a suspicious call, email, or text message from someone claiming to be from Pillur or MSUFCU. To learn more about recognizing and avoiding fraud, visit msufcu.org/securitycenter.

Included in This Booklet

To help make this transition a smooth and successful experience, this booklet provides an overview of what to expect as your account(s) are converted from GCB to Pillur. It includes important dates, product information, answers to frequently asked questions, and key details about the account conversion process. **Please review this information carefully and keep this guide for future reference.**

If you have any questions, please call us at **833-533-0678**, visit any branch location listed at **pillur.org/locations-hours**, or visit **msufcu.org/GoldCoast** for additional information about the transition.



FREQUENTLY ASKED QUESTIONS (FAQS)

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

GENERAL FAQS

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

All GCB business accounts will officially convert to Pillur accounts on **September 12, 2026**.

Where can I visit for in-person account assistance?

Beginning **September 14, 2026**, you'll have access to five branches in Chicago and five branches in Northern Illinois, as well as other branches across Michigan. If you previously visited the Gold Coast Office, our nearby Division Street Branch, located at 101 W. Division Street, Chicago, IL, is just across the street and ready to assist you.

To find the closest Pillur branch near you visit pillur.org/locations-hours or view the Our Branch Network section of this guide.

WHAT'S CHANGING?

Website and Online Banking Access

Pillur's website and online banking platform are 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 **September 12, 2026**, your new routing number for business accounts with Pillur will be **072486908**.

For six months following account conversion, your previous GCB routing number will continue to process any ACH transactions or wire transfers sent to your account.

Business Debit Card

If applicable, you will receive your new Pillur Visa Debit Card(s) before **September 12, 2026**, to replace your existing GCB debit card(s). **Do not activate your new debit card(s) before your account conversion is complete later in the day on September 12, 2026.** You may activate and begin using your new debit card(s) after your conversion is complete later in the day on **September 12, 2026**. You may continue using your current GCB debit card(s) through **September 14, 2026**.

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

Checks

For six months following account conversion, Pillur will continue processing any GCB checks written before your account conversion or that are outstanding. You will need to order new Pillur checks. We will notify you separately before we stop accepting GCB checks.

After conversion, any new checks ordered through your Pillur branch will automatically include your new routing number and account number information. If you order checks through another service provider, please use the Pillur routing number **(072486908)** and your new account number.

ACTION STEP

After your account conversion is complete, you may order checks from Harland Clarke (800-503-2345), Shop Deluxe (800-865-1913), or any check vendor of your choosing. If your check vendor needs account formatting information, please contact us at 833-533-0678, Monday through Friday from 7:00 a.m. to 7:00 p.m. CT, and we'll be happy to provide a MICR specification sheet.

How are my funds insured?

Pillur is 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 are combined and insured up to \$250,000, per member, per ownership category. Pillur accounts are not separately insured and do not have share insurance in addition to the share insurance obtained through MSUFCU. For more information about share insurance coverage, visit the NCUA's website at [ncua.gov](https://www.ncua.gov). If you are interested in account options that can increase your share insurance, please contact Pillur at 833-533-0678 to discuss solutions.

ACCOUNT CONVERSION FAQs

What is account conversion?

Account conversion is the process of transferring your former GCB accounts and related services to Pillur systems, products, and services. This process will occur throughout most of **September 12, 2026**, with your converted accounts and services becoming available as the conversion is completed.

What should I know to prepare for account conversion?

Branch Access: The Gold Coast Office located at 1165 N. Clark Street, Chicago, IL, will close at **5:00 p.m. CT on September 11, 2026**. Beginning **September 14, 2026**, you may visit any MSUFCU branch that services Pillur members for in-person service. If you previously visited the Gold Coast Office, our nearby Division Street Branch, located at 101 W. Division Street, Chicago, IL, is just across the street and ready to assist you. Please visit pillur.org/locations-hours or see the Our Branch Network section of this guide for a complete list of branch locations. **Cash transactions will be limited on Saturday, September 12, 2026.**

Business Debit Card: You may continue using your GCB debit card(s) through **September 14, 2026**. Your new Pillur Visa Debit Card(s) will be mailed to you before **September 12, 2026**. You may activate and begin using your new debit card(s) after your account conversion is complete. **You cannot activate your new debit card(s) before account conversion is complete on September 12, 2026.**

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

Online/Mobile Banking and Bill Pay: Access to your GCB account(s) online and mobile banking will transition to view-only access beginning at **4:00 p.m. CT on September 11, 2026**. Transactional functionality will no longer be available. After account conversion is complete later in the day on **September 12, 2026**, you will be able to access your accounts through Pillur's online banking platform,

the Pillur Mobile App, and Online Bill Payment. Please see the Online/Mobile Banking section of this guide for first-time login instructions.

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

We have selected the Pillur account(s) that most closely matches your current GCB account(s). In some cases, your new account(s) may have different features, which are outlined throughout this guide and in the Change in Terms Notice that was mailed to you.

If you'd like to explore other account choices, we'll be happy to review your options and help you change account types after **September 12, 2026**.

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

Your new Pillur account number(s) are included in your Account Number Letter and will also be available in online banking.

Your new routing/transit number with Pillur is **072486908**. For six months following conversion, your previous GCB routing number will continue to process any ACH transactions or wire transfers sent to your account(s).

Pillur has also authorized the Federal Reserve to notify companies that originate direct deposits or automatic withdrawals of the routing number change. **This notification applies only to your routing number, not your account number.** You'll still need to update your account number directly with those companies on or after **September 12, 2026**. Those companies may also contact you to confirm the routing number change.

After September 12, 2026, you must update any existing ACH transactions with your new Pillur account and routing number.

ACTION STEP

After **September 12, 2026**, notify any companies that originate direct deposits, automatic withdrawals, ACH transactions, or wire transfers for your account of your new account number(s) and routing number.

ACCOUNT CONVERSION INFORMATION

Online Banking

Pillur's online banking, Bill Pay, and eStatement services make it easy to manage your accounts, whether you're at work or on the go.

Important Notes About the Online Banking Conversion:

- GCB online banking access will transition to view-only access beginning at **4:00 p.m. CT on September 11, 2026**. Transactional functionality will no longer be available.
- You will be able to log in to your Pillur account(s) via our digital banking platform at **pillur.org** after your account conversion is complete later in the day on **September 12, 2026**, and after you receive your Welcome email.
- Your Welcome email will be sent after account conversion is complete on **September 12, 2026**, inviting you to create your online banking username and password. You may also enroll in online banking at pillur.org using your personal information and any of your account numbers after your account conversion is complete. If you have questions about your account conversion, please call 833-533-0678. If you call the Pillur Call Center on **Saturday, September 12, 2026**, self-service information will be available to help address common questions during account conversion.

If you do not receive the Welcome email after your account conversion is complete, we may need additional information for our records, including your primary email address, mobile phone number, and physical address.

- Please note, if you desire to add secondary users to your account(s) in online banking after conversion, an account signer will need to log in first to set up their profiles. They will then receive an enrollment email to sign up with their personal information.
- During your initial login, you will be asked to accept Pillur's digital banking agreement and bill pay disclosure.
- After you establish your online banking access, you may also download the Pillur Mobile App from the App Store or Google Play Store and begin using that app to access and manage your account.
- **Your GCB account history will not transfer or appear in your new Pillur account(s).** Please save your GCB statements for ease of access. Historical GCB statements will remain available upon request.

ACTION STEP

Before **September 12, 2026**, download or save screenshots of your GCB electronic statements or any other online banking information you wish to retain.

ACTION STEP

After you receive your Welcome email later in the day on **September 12, 2026**, log in to Pillur online banking and create your new username and password.

First-Time Online Banking Login Directions

Before **September 12, 2026**, record your account balances and any other account information you would like to compare after your account conversion. After your account conversion is complete later in the day on **September 12, 2026**, you may enroll in Pillur online banking in either of the following ways:

- Follow the Welcome email you'll receive after your account conversion is completed (recommended).
- Visit pillur.org and enroll using your personal information and any of your account numbers.

If you choose to enroll using the Welcome email:

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.

After you have enrolled in online banking using either method, review your account information, balances, and recent transactions to confirm your accounts converted correctly. If you have questions or notice any information that appears incorrect, please contact us using any of the methods described in the Further Assistance section later in this guide.

ACTION STEP

Verify your accounts, balances, and account information after conversion to ensure everything transferred correctly.

Mobile Banking

GCB online banking access will transition to view-only access beginning at **4:00 p.m. CT on September 11, 2026**. Transactional functionality will no longer be available. After your account conversion is complete later in the day on **September 12, 2026**, you may access your business account(s) using the Pillur Mobile App.

ACTION STEP

After your account conversion is complete later in the day on **September 12, 2026**, download the Pillur Mobile App. Log in using your Pillur username and password, then delete the GCB Mobile App once you've confirmed your new access is working properly.

Bill Pay

GCB online Bill Pay services will end on **September 10, 2026, at 3:00 p.m. CT**. After that time, you won't be able to create new bill payments in the GCB Bill Pay system, and any payments scheduled to process after that deadline will not be processed.

After your account conversion is complete later in the day on **September 12, 2026**, you may establish Online Bill Payment through Pillur Online Banking.

Your existing GCB Bill Payment payees and scheduled payments will not transfer to Pillur. You will need to re-enter your payees and establish any recurring or future payments in the Pillur digital banking platform or the Pillur Mobile App after your account conversion is complete.

ACTION STEP

Before September 12, 2026, save or print your GCB Bill Pay payee list and any scheduled payment information that you'll need to recreate after conversion.

Printed Statements and eStatements

Your final statement from GCB will be sent out during the first week of October. For statement history before September 12, 2026, contact our Call Center at 833-533-0678 to request copies.

If you currently receive electronic statements (eStatements) from GCB, you will automatically be enrolled in eStatements for Pillur on our digital banking platform or in our mobile app. Your previous GCB statements will not transfer to Pillur. Because they will no longer be available for online viewing, you may wish to download or print them before **September 12, 2026**, for your records.

Statement cycles: All Pillur statements are mailed or made available online during the first week of the month and will include activity from the previous month.

If you have business checking accounts, savings accounts or loans, you will receive monthly statements.

If you have a Certificate, you will receive quarterly statements.

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 currently have a GCB debit card, you may continue using that card through **September 14, 2026**. Your new Pillur Visa Debit Card will be mailed to you before **September 12, 2026**. You cannot activate your new card before account conversion is complete later in the day on **September 12, 2026**.

ACTION STEP

After your account conversion is complete later in the day on **September 12, 2026**, activate your new Pillur card(s) and select your Personal Identification Number (PIN) by calling **833-404-4121**, our automated IVR system. If you need additional assistance, please contact us at 833-533-0678.

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

ACTION STEP

On or after September 12, 2026, update any merchants or service providers with recurring payments charged to your GCB debit card(s) with your new Pillur Visa Debit Card.

Loan Payments

After account 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.

Payment options include:

- **Transfer funds from a Pillur account using Pay & Transfer > Transfer** in the Pillur digital banking platform or the Pillur Mobile App. Both one-time and recurring transfers from Pillur savings and checking accounts may be scheduled through Pay & Transfer.
- **Make a one-time payment from another financial institution** using Pay & Transfer > External Transfer.
- **Set up recurring payments from another financial institution** by completing an ACH Origination form. Beginning **September 14, 2026**, 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 any Pillur branch location to make a payment in person.**
- **Mail your payment to:**
3777 West Road
P.O. Box 4097
East Lansing, MI 48826-4097

If you have questions about making your loan payment, please contact us at **833-533-0678**.

Receiving ACH Transactions/Direct Deposits

If you currently have direct deposits from customers to your GCB account(s) or direct debits via ACH such as payroll or vendor payments from your GCB 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 **833-533-0678** if you need assistance determining this number.

Automatic payments debited by third parties should also be updated to your new Pillur routing and account information.

ACTION STEP

Beginning **September 14, 2026**, 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 institution 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

Incoming domestic and international wires received by 3:30 p.m. CT on a business day are generally posted the same business day. Cutoff times apply only on business days and excludes federal 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 visit pillur.org/locations-hours to find a convenient ATM near you.

BUSINESS SAVINGS ACCOUNTS	
Former GCB Account(s)	New Pillur Account
Business Savings	Membership Savings Account Business Savings Account
Business Escrow Savings	Business Savings Account
BUSINESS CERTIFICATES	
Former GCB Account(s)	New Pillur Account
Business Certificate of Deposit	Business Certificate

CHECKING ACCOUNTS	
Former GCB Account(s)	New Pillur Account
Business Checking	Small Business Checking
BIB Checking Business Plus Checking	Standard Business Checking
Business Money Market Business Savings Plus	Business Money Market Checking
IOLTA Checking	IOLTA Money Market Checking

Business Savings and Checking Accounts

Pillur has the business savings and checking options you're looking for. Various account features are available, such as complimentary transactions, dividend-earning options, no minimum balance requirements, and more.

If a savings or checking account that one of your GCB accounts is converting to does not best meet your needs, you may change to another eligible Pillur account at any time after your account conversion. Our team is happy to help you compare your options and select the account that best fits the financial needs of your business. Please contact us using any of the methods described in the Further Assistance section later in this guide.

Membership Savings Account: Pillur's Membership Savings account is the required account for all business members. This savings account holds your required \$5 membership share. More information about Membership Savings accounts was included in the Change in Terms Notice we mailed to you.

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.

Deposit Plus: Solution that provides expanded deposit insurance coverage for business accounts with balances exceeding \$250,000, allowing them to secure coverage beyond the standard NCUA-insured limit at no cost.

Beginning September 12, 2026, your GCB account(s) will be converted to the Pillur account(s) shown above. Please refer to your current GCB statement(s) for your existing account names. Additional information is available at pillur.org and msufcu.org/GoldCoast.

Lending Options

Agribusiness Loans: Our specialized Agribusiness loans are designed to match the seasonal income cycles of farms and agricultural operations.

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, **September 12, 2026**, your GCB account(s) will be converted to Pillur account(s). Please consult your current GCB statement(s) to locate the name of your account(s). For more detailed information, visit msufcu.org/GoldCoast or msufcu.org/pillur.

Safe Deposit Box

Existing safe deposit boxes will continue to be available and serviced at our Randall Road, Algonquin Road, and McHenry Branches. At this time, new safe deposit boxes are not available for business accounts. If you have questions about your existing safe deposit boxes, please call 800-678-4968.

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

FURTHER ASSISTANCE

We understand the upcoming changes may raise questions, and we're here to help. If you need assistance, please contact us using any of the options below.

We welcome you as a valued member of Pillur Business Banking and look forward to helping you achieve your financial goals.

*If you would like to change the Pillur account you are being converted into or would like to open additional accounts, please contact us **on or after September 14, 2026** by visiting any Pillur branch or calling our Business Support team at 833-533-0678. A specialist will be happy to assist you.*



Call our toll-free Pillur Call Center, 833-533-0678

We are available to assist you Monday through Friday from 7:00 a.m. to 7:00 p.m. CT. We can assist with your questions about this guide and your account conversion to Pillur, as well as other questions you may have about your membership, accounts, loans, statements, and other Pillur services.

If you call the Pillur Call Center on **Saturday, September 12**, self-service information will be available to help address common questions during account conversion.

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



Learn about your account conversion

Join one of our live System Conversion Conversations to learn what to expect before, during, and after your account conversion. If you are unable to attend an optional live session, you may also register to receive a link to a recorded session.

Visit **msufcu.org/GCBConversations** to view available sessions, register, or request access to a recorded session.



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/goldcoast**

Find the latest account conversion information, important dates, and previously mailed resources.



Email us at **support@pillur.org**.

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



Visit a Pillur branch.

Please visit **pillur.org/locations-hours** for a list of branch locations. For more information on our branch network, see pages 14-17 of this conversion guide.

BUSINESS SCHEDULE OF SERVICE CHARGES — EFFECTIVE JULY 1, 2026

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
Insured Money Management Account.....	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
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge

Monthly Transaction Service Charges¹

Business Savings Account ²	\$0.25 per item
Membership Savings Account ²	\$0.25 per item
Insured Money Management Account ²	\$0.25 per item
Small Business Checking ³	\$0.25 per item
Standard Business Checking ⁴	\$0.25 per item
Money Market Business Checking ⁵	\$0.25 per item
Commercial Checking.....	\$0.15 per item
IOLTA MI Checking.....	No charge
IOLTA IL Checking.....	No charge

¹A transaction refers to an individual check deposited or withdrawn or a cash deposit or withdrawal and does refer to a point-of-sale (POS) payment.

²No charge for first 25 transactions.

³No charge for first 100 transactions.

⁴No charge for first 300 transactions.

⁵No charge for first 500 transactions.

eDeposit (Remote Deposit Capture)

Standard/Mobile Scanning Option.....	No charge
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Online Banking.....	No charge
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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

Incoming Domestic Wire Transfer.....	No Charge
Incoming International Wire Transfer.....	No Charge
Outgoing Domestic Wire Transfer.....	\$25.00
Outgoing International Wire Transfer.....	\$50.00

International Item Service Charges

International Currency - Purchase or Sale.....	\$20.00
International Check Processing	
Canadian Checks.....	\$10.00
International Checks - Standard.....	\$35.00
International Checks - Federal Reserve.....	\$100.00

Check Service Charges

Canceled Check Copy.....	\$5.00
Cashier's Check.....	\$5.00
Money Order.....	\$3.00
On-Us Check Cashing for Non-Member.....	\$5.00 per check
Returned Deposited Check	
Domestic.....	No charge
International.....	\$50.00
Temporary Checks.....	\$2.00 per page of 3 checks

Card Service Charges

Non-CO-OP Network ATM ⁶	\$1.00 per transaction
Replacement ATM Card, Debit Card, or Credit Card.....	\$10.00
Visa Gift Card.....	\$4.50

⁶A 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 MSUFCU or third parties participating in the CO-OP Network.

International Service Assessment (ISA)⁷

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

⁷International 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
Coin Machine Usage.....	5% per transaction for Member, 10% for Non-Member
Convenience Loan Payment or Account Deposit.....	\$7.95 per each debit card payment attempt
Dormant Account.....	\$5.00 per month
Early Account Closure.....	\$20.00 (within 180 days from account opening)
Escheatment.....	\$75.00 per each base account escheated
Expedited Mailing	
Domestic.....	\$30
International.....	\$40
Illinois License Plate Renewal ⁸	\$9.50
Legal Processing.....	\$75.00 per each garnishment or levy received
Month-to-Date Transaction Printout.....	\$3.00
Non-Sufficient Funds (NSF).....	No charge
Non-Sufficient Funds (NSF) and Overdraft Transfer Notice	
Electronic.....	No charge
Paper ⁹	\$2.00
Notary.....	\$1.00 per page after 2 pages
Research.....	\$50.00 per hour
Returned Mail.....	\$5.00 per item
Signature Guarantee.....	\$20.00 per document
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00

⁸Only available at select branches. ⁹Paper 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.

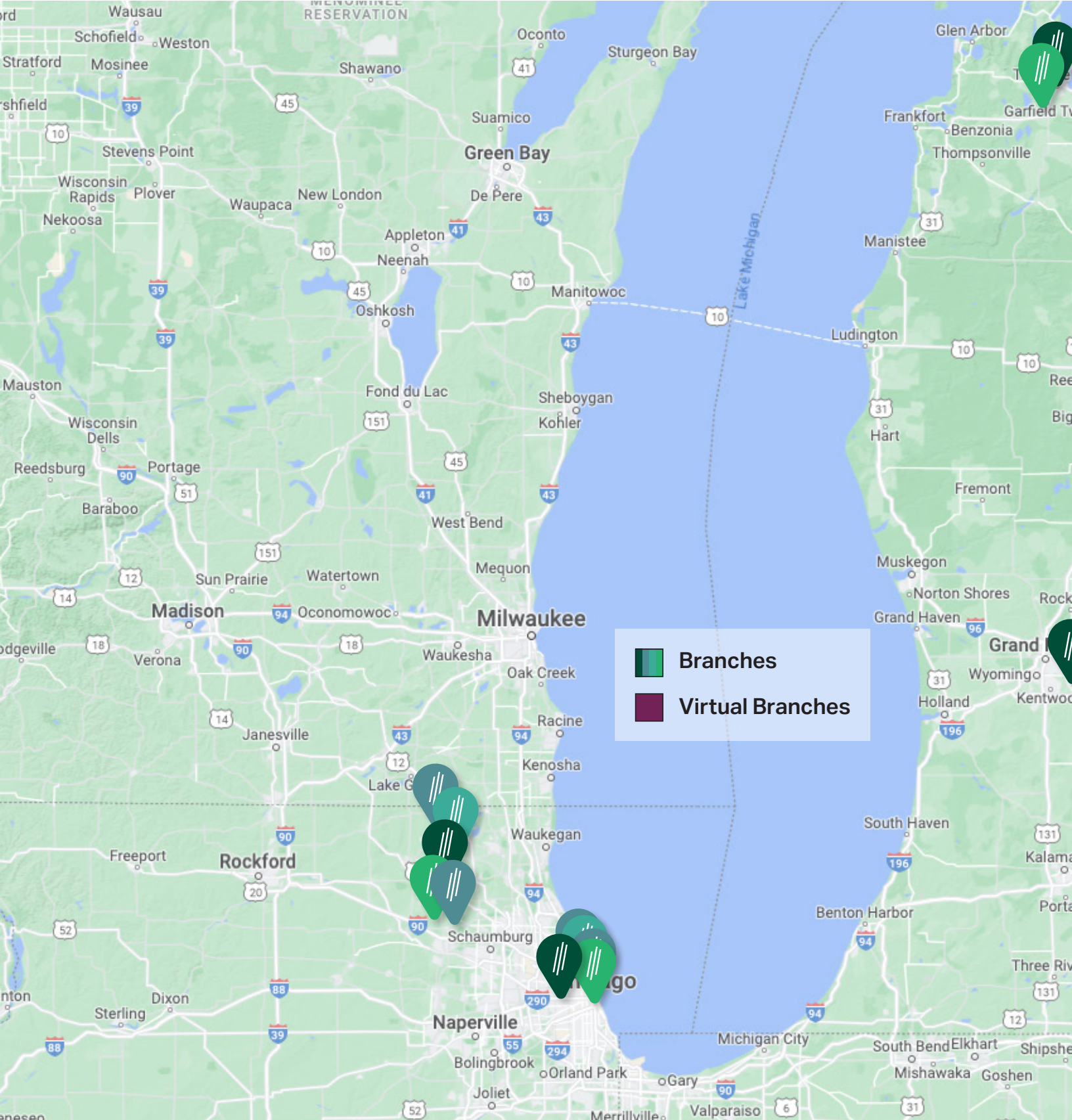
For inquiries, contact us at:

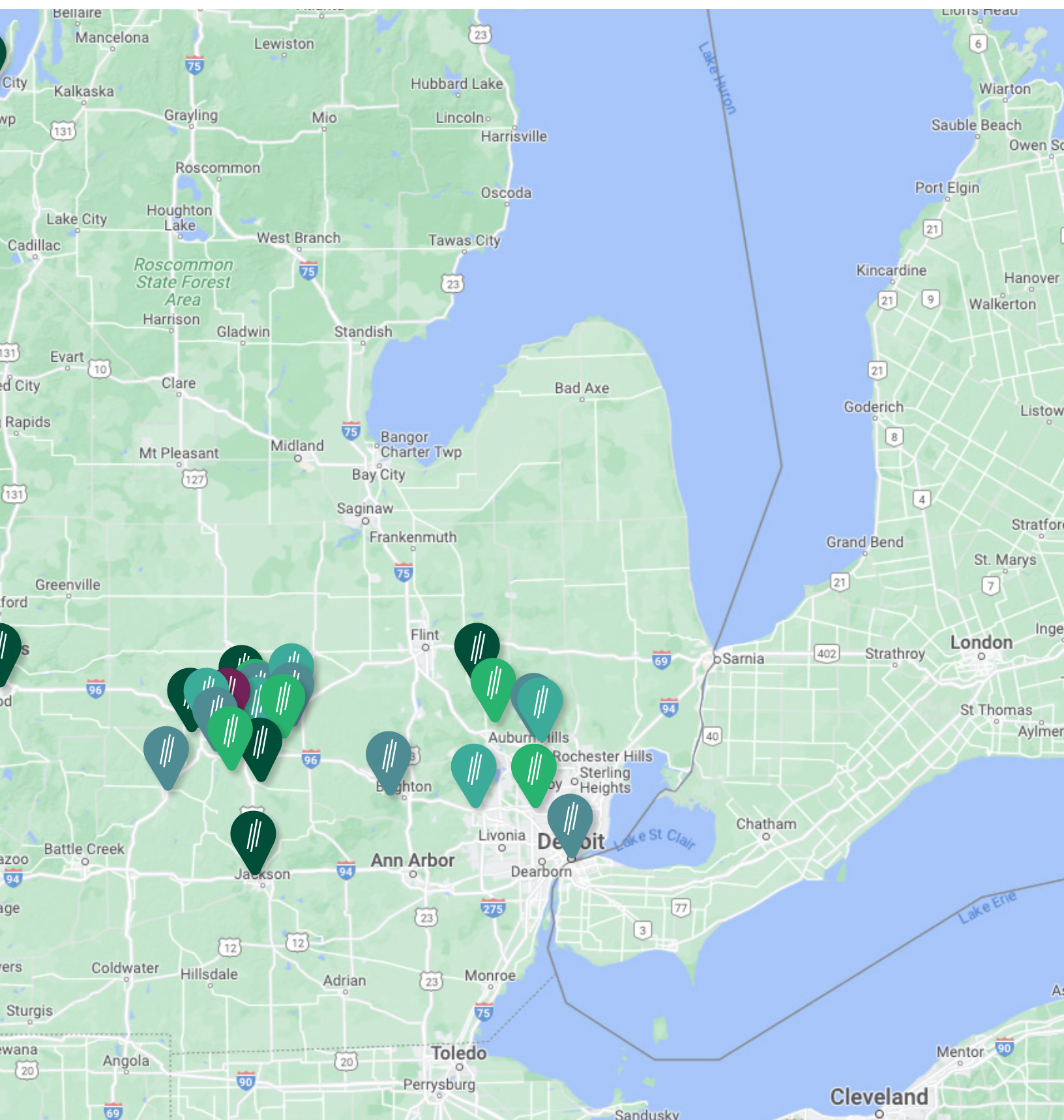
Pillur
3777 West Road
East Lansing, MI 48823

pillur.org
833-533-0678

OUR BRANCH NETWORK

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





CHICAGO

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

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

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

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

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

NORTHERN ILLINOIS

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

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

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

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

McHenry Branch
353 Bank Dr.
McHenry, IL 60050

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 48375

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

Staying connected is easy!
Follow @pillurbusiness to receive the latest updates.

