



[Mail Date]

Welcome to the NuMark Credit Union Family!

[First Name] [Last Name]
[Street]
[Extra Address]
[City], [State] [Postal Code]

Dear [First Name],

As part of the data conversion, you will be receiving a new membership number and account numbers. Please take a few minutes to read through this letter for important information regarding your accounts with NuMark Credit Union along with explanations of how they will work going forward. **Please pay particular attention to the action items post conversion.** Rest assured your checks, ACH transactions, and direct deposits will continue to process as usual. As a best practice, to ensure that your items process as quickly as possible, after July 10th we recommend updating your account information with any entity that sends a direct deposit or debits your account. To update your information, provide NuMark Credit Union's routing number 271985213 and the new MICR number for the account that should receive the debit or credit. If you have any questions, we are here to assist you. Please contact us in Earlville at 815-246-8411 or Paw Paw at 815-627-2651 or Sublette at 815-849-5242.

Please see the end of the letter for your new member number and account information.

Please note: If you have multiple membership accounts, you will receive a separate letter for each account relationship at NuMark. The ownership of your account will match the ownership you previously established at Pioneer State Bank (PSB). So, if you have a joint account at PSB, you will also now have a joint account at NuMark.

Explanation of Account Numbers and Member Numbers

Member Number

Your member number represents your membership with NuMark Credit Union. It is the main number under which all your savings, checking, CDs, and loans with matching ownership are listed. When you contact us, we use your member number to look up your account relationships with NuMark. It is also the number that Shared Branching locations use to find your account.

If you have multiple accounts (loan, CDs, checking, savings accounts) with differing ownership, then you will have a separate member number for each of those relationships.

Following is an example of how one individual, Jane Smith, could be associated with multiple memberships.

1. Jane Smith has a savings account and checking account in which she is the sole owner. Because the ownership of these two accounts matches, they will be listed under one membership with Jane Smith as the primary owner. This relationship will be assigned a member number, under which Jane will see her individually owned savings account and checking account.
2. Jane Smith has a savings account and checking account in which she is the primary owner and John Smith is the joint owner. These two accounts will be listed under a separate membership than example 1 because the ownership is different than example 1. This relationship will be assigned a member number with Jane Smith as the primary owner. The joint savings and checking account will be maintained under this member number.
3. Nancy Smith has a vehicle loan with Jane Smith listed as the co-borrower. Nancy Smith will have her own member number assigned, and Jane Smith will be listed as the co-borrower on the loan.

Prime Share

Credit Unions are owned and operated by the people they serve. Anyone who has an account at the credit union owns a share of the credit union. It doesn't matter if they have a balance of \$5, \$500, or \$500,000, each member owns one share. One member, one voice. At NuMark your membership share is \$5 which remains in your primary savings account as long as you are a member. This is your "share" of ownership at NuMark Credit Union.

Your Prime Share also acts as a regular savings account. If you had a regular savings account at Pioneer State Bank (PSB), that account will be converted to a Prime Share account. If you did not have a regular savings account, or, if we had to create separate membership numbers for your accounts, NuMark will add the Prime Share account to each membership.

Share or Loan ID

Each account has a share or loan ID that allows us to easily identify each account. You will be able to see the share and loan IDs through digital banking and they are also listed on your statement. For example, a Common Cents Checking Account has the extension 0114. If your member number is 123456789, your Common Cents Checking account number will be 123456789-0114.

MICR Number

Each individual share and loan under your Member Number has a MICR number associated with it. This MICR number is used for ACH transactions like direct deposits, automatic loan payments, and check transactions. If you want to direct a payment to credit your NuMark loan from another financial institution, you will use NuMark's routing number and the MICR number of the loan. If you want a direct deposit to post to your checking account, you will use NuMark's routing number and the MICR of the checking account. They are always available for reference in digital banking or at the bottom of your NuMark checks.

****Post Conversion Action Items (After July 10th)****

- **Direct Deposits:** If you have a direct deposit posting to your Pioneer State Bank routing and account number, we will redirect that deposit to your NuMark account. As a best practice, in the weeks following conversion, please reach out to the depositor and provide your new routing number and MICR account number so those deposits continue to post without delay.
- **Bill Payments from another financial institution:** If you have bill payments set up through another financial institution that are debiting that financial institution and crediting your PSB account, we will redirect those deposits/payments to your NuMark account. As a best practice, in the weeks following conversion, please update the payee information to reflect NuMark's routing number and MICR account number so those deposits and payments continue to post without delay.
- **Person to Person Payment or Account to Account Payments:** If you send money to or from your Pioneer State Bank account using Zelle, Venmo, or a similar platform, be sure to update your account with your NuMark routing number and MICR number or your new debit card information.
- **Checks:** Any checks that you have written will continue to post. Consumer members with checking accounts will receive an initial supply of checks in late June. Business members with checking accounts will receive an election form mid-June to place an order for updated checks. **Please begin using your new supply of NuMark checks on July 10, 2023.**

Loan Payments

- If you have a coupon book for your Pioneer State Bank loan, you can continue to use that coupon book to send loan payments to the branch.
- If Pioneer State Bank set up an automatic payment to debit an outside account and credit your Pioneer State Bank loan, those payments will continue as scheduled. No action is needed.
- If Pioneer State Bank set up an automatic transfer from an account at Pioneer State Bank to your loan, that automatic transfer will continue as scheduled. No action is needed.
- If you pay your PSB loan through another bank's online bill pay system, NuMark will direct that payment to the proper loan. As a best practice, in the weeks following the conversion, please update the bill payment information to reflect NuMark's routing number and your new MICR number for the loan so the payments continue to post without delay.

Digital Banking

NuMark Credit Union offers a Mobile App to access your account on your smart phone or Online Banking to access your account by desktop computer or tablet.

- The first time you log in you can use the Mobile App or Online Banking. You will use the same username and password for both platforms, so you only need to register once. When you use the Mobile app, you can also use the biometrics (FaceID or thumbprint) for future logins.
- A joint owner or authorized signer can have separate credentials on NuMark Online. A joint owner or authorized signer can have separate credentials on NuMark Online. They share credentials on the mobile app; however, individual biometrics (FaceID or thumbprint) can be set for future logins.

****Action Items****

- **REMINDER: Your last day to access PSB's bill payment system is approximately 7:00 Am on Friday, June 30th.** Neither Pioneer State Bank nor NuMark Credit Union will have access. Please gather any information that you may need for your records before June 30th. The bill payment

history will not transfer to NuMark's bill payment system in the conversion. You will be able to register for NuMark's bill payment system beginning on July 10th.

- **Scheduled Recurring Transfers and Alerts:** If you scheduled any recurring transfers through PSB's online banking or mobile banking system, or you had registered for alerts, be sure to set those up once you log into NuMark Online/NuMark Mobile on or after July 10th.

Special Instructions for Business Accounts

Businesses can use the desktop version of online banking as well as the mobile app.

Here are some tips:

1. Enter the business name in the first name and the last name field.
2. In the SSN field, **enter the Tax ID of the business**, or the SSN of the Sole-Proprietor if no tax-ID is used.
3. Address – This is the physical address on file for the business.
4. Email – This is the primary email address on file for the business.
5. Date of Birth – Generally this is the date of birth of the principal who opened the account.

Please keep in mind: Due to nuances of business accounts, it is normal for digital banking registrations to go into a pending status requiring staff review.

Please visit numarkcu.org/psb-customers for important dates and additional merger information. Again, should you have any questions, please call us in Earlville at 815-246-8411 or Paw Paw at 815-627-2651 or Sublette at 815-849-5242. We are here and ready to help you in any way we can.

This is an exciting time, and we look forward to all of the member benefits of being one combined credit union family. Thank you in advance for your patience, as we make this transition. Our financial experts are ready to listen to your needs and help you achieve your dreams. Let's talk about your plans for the future.

Sincerely,

NuMark Credit Union



Primary Account Owner: [Full Name]

[illegible]

INSTRUCTIONS TO LOGIN TO NUMARK ONLINE BANKING



NUMARK MOBILE & NUMARK ONLINE SHARE CREDENTIALS. ONLY REGISTER ONCE!

Step 1:

Go to **numarkcu.org**, *Member Login*, click *Register Now*.

Step 2:

Complete the fields using the **primary owner's** information.

Step 3:

For the *Member Number* field, use your nine-digit member number starting with 2900.

Step 4:

After clicking *Complete Sign Up*, your application should be automatically approved. If not, know that a team is working to get them approved as quickly as possible. This may require a phone call to you. If you do not urgently need to log in, we appreciate your patience as the team works through the queue in the order they are received. If you need access urgently, please call any of the former Pioneer State Bank locations, visit a former Pioneer State Bank location, or email ask@numarkcu.org for assistance.

Step 5:

You will then land on a screen that says, "*Confirm contact information*". Click on it to proceed.

Step 6:

Once you are signed in, take the following steps:

- a. **Register for e-statements.** Located under the *Additional Services* tab (*Online Statements*).

- b. If you have a debit card, **register for Card Controls.** Located under the *Additional Services* tab (*Card Controls*). This allows you to temporarily turn your card ON/OFF. You can also set real-time alerts for debit card transactions.
- c. If you have a checking account and wish to pay your bills quickly and securely online, **register for Bill Pay.** Located under the *Bill Pay* tab.
- d. If you have a joint owner and you want that joint owner to have their own credentials, go to *More->Share Access With Others* and complete the steps. Remember, separate credentials only apply to the web-based version of online banking. The mobile app requires the use of the primary member's credentials; however, biometrics can be set up for easy access.
- e. If you want to schedule any recurring transfers, set those up by going to the *Move Money* tab and selecting *Schedule a Transfer*.
- f. Set up daily alerts and preferences including security contact information by going to **My Settings** (top right) Edit security settings, Alerts, Notifications, set account nicknames for use inside digital banking, etc.

Step 7:

If you want to use the mobile app after registering for Online Banking, it is simple.

- a. Download the NuMark app from the Google Play Store or Apple App Store.
- b. Use the same login credentials as you used for NuMark Online.
- c. Validate your identity.
- d. Set up your biometrics for easy future logins by going to *More -> Settings* and enable your biometrics.

INSTRUCTIONS TO LOGIN TO NUMARK MOBILE BANKING



NUMARK MOBILE & NUMARK ONLINE SHARE CREDENTIALS. ONLY REGISTER ONCE!

Step 1:

Download the NuMark Credit Union app in the Google Play or Apple App Store.



Step 2:

Open the newly downloaded app and tap "Sign Up" in the lower left hand corner of your screen.



Step 3:

Complete the fields using the information of the primary account owner.

For Member Number, use your nine-digit Member Number starting with 2900.

Step 4:

After clicking "Complete Sign Up", your application should be automatically approved. If not, know that a team is working to get them approved as quickly as possible. This may require a phone call to you. If you do not urgently need to log in, we appreciate your patience as the team works through the queue in the order they are received. If you need access urgently, please call any of the former Pioneer State Bank locations, visit a former Pioneer State Bank location, or email ask@numarkcu.org for assistance.

Step 5:

Confirm your contact information.



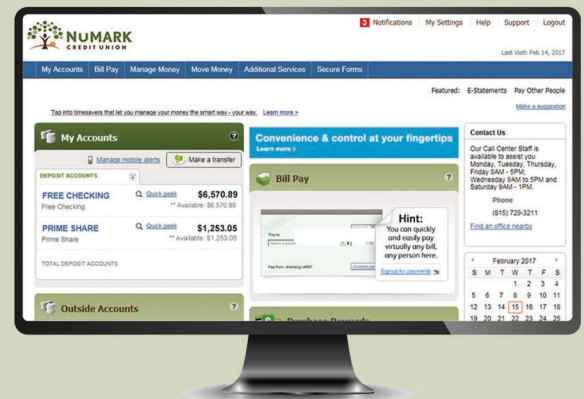
Step 6:

Assuming your application approved automatically:

- Set up your biometrics for easy future logins by going to More, then Settings.
- Register for e-statements (More -> View Statements)
- Register for Card Controls if you have a debit card.
- Register for Bill Pay to pay your bills quickly and easily.

Step 7:

To log into online banking on your desktop or tablet, go to numarkcu.org, choose member login, and use the same credentials you used when you logged into NuMark Mobile.





Getting Ready for Conversion

In order for you to be able to take advantage of all of our products and services, we need to bring all accounts into our system. In order to make this a smooth transition, there may be steps you need to take. Please review the Key Action Items in the Timeline below.

Date	Key Action Items
June 2023	<ul style="list-style-type: none"> Online Bill Pay access ends at approximately 7:00 AM on Friday, June 30th. Be sure to collect any information you need the bill pay system during the month of June. Consider saving/printing payee information (account number, payment address, payment date), statements, proof of payment, or any other information you may wish to retain for your records. Neither Pioneer State Bank nor NuMark will have access to this information after June 30th. Online and Mobile Banking will be taken offline the afternoon of July 7, 2023. Please print your account history, statements, recurring transfers, or any other information you wish to retain before July 7th.
Week of June 19 th and June 26 th 2023	<ul style="list-style-type: none"> If you have an active Pioneer State Bank debit card, your NuMark debit card will arrive sometime during the week of June 18th or June 26th. Activate your NuMark debit card and set your PIN number upon receipt. Keep your NuMark Visa debit card safe until Monday, July 10, 2023, when your card is linked to your NuMark checking account. A letter will be sent with specific debit card information. Didn't receive a card? Visit us on or after July 10th and a card can be issued on the spot!
Week of June 26 th 2023	<ul style="list-style-type: none"> If you haven't already, remember to print any information you wish to retain from online banking, mobile banking or bill pay. Bill Pay will no longer be available beginning around 7:00 AM on June 30th. Consider printing payee information, statements, proof of payment or any other information you may wish to retain for your records. Neither PSB nor NuMark will have access to this information after June 30th. Online and Mobile Banking will be taken offline the afternoon of July 7, 2023. Please print any account history, statements, recurring transfers, or any other information you wish to retain before July 7th.
Thursday, June 29 th 2023	<ul style="list-style-type: none"> LAST CHANCE TO PRINT BILL PAY INFORMATION. Access to online bill pay will end on Friday June 30th at approximately 7:00 AM. Remember, payments scheduled through July 7th will be paid. Payments that are pending or scheduled after July 7th will be cancelled. Consider printing payee information, statements, proof of payment, or any other information you may wish to retain for your records. Neither PSB or NuMark will have access after June 30th.
Friday, June 30 th 2023	<ul style="list-style-type: none"> Access to online bill pay will discontinue on Friday, June 30th at approximately 7:00 AM.

	<ul style="list-style-type: none"> • Remember, payments scheduled through July 7th will be paid. Payments that are pending or scheduled after July 7th will be cancelled. • Online and Mobile Banking will be taken offline the afternoon of July 7, 2023. Please print any account history, statements, recurring transfers, or any other information you wish to retain before July 7th.
Friday, July 7th 2023	<ul style="list-style-type: none"> • Pioneer State Bank branches will close at 3:00 PM on Friday, July 7th to allow time for the conversion process. • PSB online and mobile banking will be taken offline at approximately 2:30 PM on Friday, July 7th. This is your last opportunity to print any information from the PSB platform. • All bill payments scheduled through July 7th will be paid. Payments that are pending or scheduled after July 7th will be cancelled. • Pioneer State Bank's core system will be taken offline after 2:30 PM on Friday, July 7th. • PSB debit cards will be functional during this time.
Saturday, July 8th 2023	<ul style="list-style-type: none"> • Pioneer State Bank branches will be closed due to the conversion process. • Pioneer State Bank debit cards will be functional during this time.
Monday, July 10th 2023	<ul style="list-style-type: none"> • Your NuMark Debit Card will begin working between 3:00 AM and 6:00 AM. • Congratulations! You now have access to over 55,000 FREE ATMS through Allpoint, CO-OP and NuMark. • Your Pioneer State Bank debit card is no longer active, so you can properly destroy this card or bring it to a branch location for proper destruction. • Register for NuMark Online, download and log into the NuMark Mobile App using the same credentials as NuMark Online (remember to set biometrics for easy future logins), register for Bill Pay (enter payees, schedule payments). • You now have access to all NuMark branches and Shared Branching locations. • Legacy Pioneer State Bank branches will open late on Monday, July 10, 2023, to allow time for the tellers and bankers to complete the final steps of the conversion process. • Register for e-statements.
July 22nd 2023	<ul style="list-style-type: none"> • Join us for Shred Day from 9:00 AM to 11:45 AM at the Earlville Branch. • Shred up to two paper boxes of papers and electronics. • The perfect time to get rid of old personal documents. • Closed bags and boxes with lids only. • Tube televisions, cloth or metal items, glass, monitors, and clothing are not accepted.
August 2023	<ul style="list-style-type: none"> • Would you like to do more with your money? • Schedule time with your favorite NuMark team member to make sure you are making the most of your membership!

Please visit numarkcu.org/psb-customers for important dates and additional merger information. Again, should you have any questions, please call us in Earlville at 815-246-8411 or Paw Paw at 815-627-2651 or Sublette at 815-849-5242. We are here and ready to help you in any way we can.



NUMARK
CREDIT UNION

SERVING FORMER PIONEER STATE BANK CUSTOMERS

137 S. Main St., P.O. Box 547, Earlville, IL 60518

Important Account Information Enclosed. DO NOT FORWARD.