[Mail Date]

Welcome to the NuMark Credit Union Family!

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

Dear [First Name],

As a new member of NuMark Credit Union, you will be receiving a new membership number and account number(s). Please take a few minutes to read through this letter for important information regarding your accounts with NuMark Credit Union. **Please pay particular attention to the section titled "Post Conversion Action Items (After October 5th)".** 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 October 5th 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 Lemont at 630-257-3000.

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 Lemont National Bank (LNB). So, if you have a joint account at LNB, 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 Lemont National Bank (LNB), 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 October 5th)****

- **Direct Deposits:** If you have a direct deposit posting to your Lemont National 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.
- **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 October. Business members with checking accounts will receive an election form mid-September to place an order for updated checks. **Please begin using your new supply of NuMark checks on October 5, 2026.**

Loan Payments

- If you have a coupon book for your Lemont National Bank loan, you can continue to use that coupon book to send loan payments to the branch.
- If Lemont National Bank set up an automatic payment to debit an outside account and credit your Lemont National Bank loan, those payments will continue as scheduled. No action is needed.
- If Lemont National Bank set up an automatic transfer from an account at Lemont National Bank to your loan, that automatic transfer will continue as scheduled. No action is needed.

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.
- If you have a joint owner or authorized signer, they can have their own separate credentials for logging into Online Banking or the Mobile App.

Audio Banking

NuMark Credit Union offers audio telephone banking so you will still be able to call in to request your account balances, transfer money, etc. After conversion on October 5th, you will be able to call and set up your PIN number. Please follow the steps below to get set up:

1. Call 815-729-3211
2. When our voice operator starts talking, Press #1 on your phone's keypad
3. Enter your new NuMark member account number
4. Press 1 for Forgot PIN
5. Choose Setup option
6. Enter home zip code number
7. Enter last 5 of Social Security number
8. Press 0 for No when ask to connect with agent
9. Enter birthday using MMDDYYYY format
10. Enter new 4-digit PIN
11. Re-enter new 4-digit PIN for confirmation and set
12. Now have access to listen to account information

Special Instructions for Business Accounts

Businesses must call 815-729-3211 to register for NuMark online/mobile banking. Please be ready to provide your member number and EIN/Tax ID for your business to the Call Center Representative. Once they have registered your business in digital banking, a temporary password will be sent to the phone number on file for your first log in. You will then create a new password to use for future logins. Authorized signers/guarantors can also call in to register for their own online/mobile banking profiles.

Please visit numarkcu.org/lemont-national-bank-acquisition/for important dates and additional merger information. Again, should you have any questions, please call us in Lemont at 630-257-3000. 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

NUMARK
CREDIT UNION
WHERE YOU ARE FAMILY

Your Membership Account Details

NuMark Credit Union Routing Number: 271985213
New Member Number: [Member Number]
Primary Account Owner: [Full Name]

LNB Account #	Description	New Share/Loan ID	New MICR #
[LNB Account Number01]	[Product Description01]	[Prod Suffix01]	[MICR Account01]
[LNB Account Number02]	[Product Description02]	[Prod Suffix02]	[MICR Account02]
[LNB Account Number03]	[Product Description03]	[Prod Suffix03]	[MICR Account03]
[LNB Account Number04]	[Product Description04]	[Prod Suffix04]	[MICR Account04]
[LNB Account Number05]	[Product Description05]	[Prod Suffix05]	[MICR Account05]
[LNB Account Number06]	[Product Description06]	[Prod Suffix06]	[MICR Account06]
[LNB Account Number07]	[Product Description07]	[Prod Suffix07]	[MICR Account07]

INSTRUCTIONS TO LOGIN TO
NUMARK DIGITAL BANKING

NUMARK CREDIT UNION

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

Step 1:

Desktop: Go to **numarkcu.org** and click *"Register Now"*.

Mobile: In your respective device App Store, download the **NuMark Credit Union mobile app**. Once downloaded, open the app and click *"Register a New Account"*.

Step 2:

Read through and agree to digital banking agreement disclosure.

Step 3:

Confirm your identity. Input your name, SSN/Tax ID, email address, and birth date.
(Businesses will need to call in to be registered.)

Step 4:

Follow the prompts to create a user name and password for your account.

Step 5:

Congratulations! You are now a registered NuMark digital banking user and have access to your account 24/7.

Step 6:

Confirm your contact information. At this point you are also encouraged to enroll in eStatements. Please check the box to enroll.

Step 7:

Mobile: Set up your *Biometric ID* for easy future logins. Set up your *Digital ID* for easy account verification.

Once logged in to digital banking:

1.) If you miss enrolling for **eStatements** on the verify your contact information screen, you can go to the Accounts tab and select e-statements to enroll.
Desktop: Accounts → eStatements
Mobile: More → Accounts → eStatements

2.) If you have a **NuMark debit card**, you can set real-time transaction alerts, travel notifications, add your debit card to your digital wallet and temporarily turn your debit card ON/OFF by going to Accounts tab and selecting Manage my Debit Card.
Desktop: Accounts → Manage my Debit Card
Mobile: More → Accounts → Manage my Debit Card

3.) If you have a checking account and wish to pay your bills quickly and securely online, enroll for **Bill Pay**. Located under the Transfer & Pay tab.
Desktop: Transfer & Pay → Bill Pay
Mobile: More → Transfer & Pay → Bill Pay

4.) If you have a **joint owner** and you want the joint owner to have their own credentials, great! They can register for digital banking using their own personal information following the same steps 1-7 as you did to the left.

5.) If you want to schedule any **recurring transfers**, set those up by going to Transfer & Pay tab and selecting Transfers and Loan Payments.
Desktop: Transfer & Pay → Transfers & Loan Payments
Mobile: More → Transfer & Pay → Transfers & Loan Payments

6.) Set up your **setting preferences**.
Desktop: Tools → Settings
Mobile: More → Settings

7.) **Link and view external accounts**. With our account aggregation tool, you have the ability to link your accounts from outside financial institutions to view your whole financial picture.

8.) Get daily access to your credit score, real-time credit monitoring alerts, special credit offers and more when you enroll in **Savvy Money**.

NuMARK
CREDIT UNION
SERVING FORMER LEMONT NATIONAL BANK CUSTOMERS
1201 State Street, Lemont, IL 60439

Important Account Information Enclosed. DO NOT FORWARD.