

[NuMark Letterhead]

April 3, 2023

Welcome to the NuMark Credit Union Family

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

Dear [First Name],

We are excited to share that Pioneer State Bank merged with NuMark Credit Union on April 1, 2023. Our leadership team is diligently working to integrate the Pioneer State Banks accounts into NuMark's processing system, with a data conversion scheduled for July 7, 2023. Once that has been completed, you and your family members will be able to take full advantage of NuMark's financial services at all of our branch locations including:

- Free Checking with Rewards
- Instant Issue Debit Cards
- Debit Card Controls
- Free Mobile/Online Banking
- Member Bonus Rewards
- 55,000+ Surcharge Free ATMs Worldwide
- 5,600 Shared Branch Locations Nationwide

In the interim, you will continue to manage your accounts the same way you always have. At this time, there are no changes to your account numbers, and you have all the services you had prior to the merger. Future changes will be communicated as we get closer to our system conversion. Please visit your local branch to receive the same great service from the same great people you have gotten to know at Pioneer State Bank. They will be there to answer any of your questions.

Watch your mail for key dates and action items. If you need to make any changes to your contact information, please send a message via online banking or stop into your nearest branch.

Our mission is to enrich the financial lives of our members. We are a not-for-profit financial cooperative that is owned and operated by our members, and we work to help you do more with your money. Rest assured; your savings is federally insured to at least \$250,000 by the National Credit Union Administration. To learn how to gain more coverage, visit <https://mycreditunion.gov/insurance-estimator>.

We look forward to showing you the value of credit union membership and serving your financial needs. If 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 serve you.

Sincerely,



Lloyd M. Fredendall, CEO

WHAT IS A CREDIT UNION?



HOW IS A CREDIT UNION DIFFERENT THAN A BANK?

Credit unions are not-for-profit financial organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans, and provide a wide array of other financial services. But as member-owned, cooperative institutions, credit unions are focused on providing the best value for their members. At NuMark Credit Union we want to help our members do more with their money.



MEMBER-OWNED

Credit unions are owned and operated by the people they serve. Each member has a vote. A volunteer board of directors is elected by the members to oversee a credit union.



PEOPLE HELPING PEOPLE

NOT-FOR-PROFIT

Profits made by credit unions are returned to members in the form of reduced fees, higher savings rates, and lower loan rates. In recent years, NuMark Credit Union has given back over \$3.5 million to their members in the form of cash rebates above and beyond normal account dividends.

Reduced Fees



Saving Rates

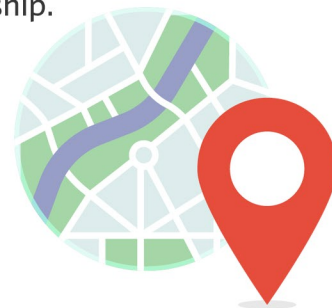
Loan Rates



MEMBERSHIP

Members of a credit union share a common bond, also known as our field of membership.

Membership in NuMark Credit Union is open to people who live, work, worship or go to school in parts of Northern and Central Illinois or live, work or worship in parts of Northwest Indiana; employees of more than 450 Select Employer Groups; and family members of current members. Visit numarkcu.org for more details.



WHAT IS A CREDIT UNION?



COMMUNITY INVOLVEMENT

Credit Unions are involved in their local communities. At NuMark, we provide:



Free Member Education



Youth Financial Literacy Programs



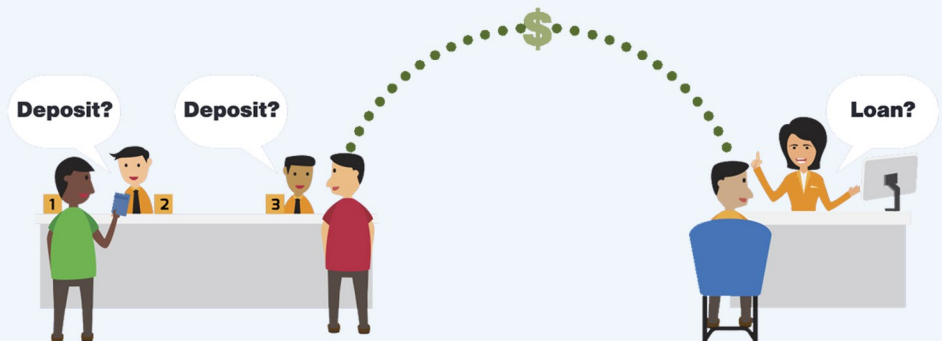
Support of Community Events & Organizations



Resources for Small Businesses

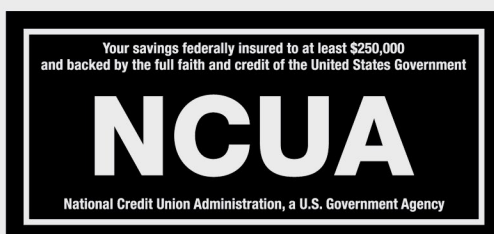
COOPERATIVE

The cooperative structure of credit unions creates a cycle of mutual assistance. One member's savings becomes another member's loan. At NuMark Credit Union, our mission is to enrich the financial lives of our members.



FEDERALLY INSURED

Yes, your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, U.S. Government Agency.



ADDITIONAL RESOURCES

National Credit Union Administration Website
www.NCUA.gov

NCUA's Consumer Website
www.MyCreditUnion.gov





NUMARK
CREDIT UNION

SERVING FORMER PIONEER STATE BANK CUSTOMERS

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

Important Information Enclosed.

