



June 1, 2023

Important Debit Card Information

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

Dear [First Name],

Now that Pioneer State Bank customers are part of the NuMark Credit Union family, we are in the process of converting our operating systems, so we may better serve you. Our member-first focus is our top priority, and you will be receiving a variety of communications in the coming weeks to keep you abreast of any changes that may impact you.

A critical item you will be receiving in the next three weeks is your new NuMark debit card. **Be on the lookout for a plain white envelope with no logos or credit union identifiers. You will need to retain both your Pioneer State Bank debit card, and the new NuMark debit card for the time being. PLEASE DO NOT DESTROY ANY CARDS.** Please be sure to follow the information on the card to activate your new card and set a PIN. Then keep your new card in a safe place until July 10th. **Please continue to use your Pioneer State Bank debit card between now and the morning of July 10th.**

Important: During the weekend of conversion, all Pioneer State Bank debit cards will have temporarily reduced limits, so please plan for your needs ahead of time. Below you will find a chart that outlines these limits and cut-off times:

Temporary Card Limits	Cut-off Times
\$500 for purchases; \$310 for ATM withdrawals	From 3:00 PM on 7/7/2023 to approximately 3:00 AM on 7/10/2023

Please plan your cash and purchase needs accordingly. We highly recommend carrying a credit card as a back-up payment method as well. If you do not have a NuMark Credit Card, there is still time! You can apply for a NuMark Credit Card by scanning the QR code at the end of this letter.

You can begin using your NuMark debit card at approximately 3:00 AM on July 10th. Once you are using your NuMark debit card on July 10th, you will want to take these important steps right away:

- Update any recurring payments you previously had attached to your Pioneer State Bank debit card.
- Update any mobile wallets (Apply Pay, Samsung Pay, Google Pay, Venmo, CashApp, etc.)
- Set up Debit Card Controls on NuMark Online or NuMark Mobile (available for download in your app store.)

Tap to Pay – The fast and secure way to check out.

Your new NuMark debit card comes complete with the latest in secure, contactless chip technology. Pay at millions of locations with one simple, secure tap.

1. Look for the Contactless Symbol at checkout.
2. Tap your contactless card on the checkout terminal.
3. Process your payment in seconds and follow any merchant requests for signing or entering your PIN.



Debit Card Controls

Sign up for Debit Card Controls on NuMark Mobile or NuMark Online and you have the ability to:

- Turn your debit card ON or OFF when it is lost or as needed
- Set up transaction alerts
- Customize locations for usage
- Limit purchases by merchant type
- Control transaction amounts
- *and more!*

For more information on the “Tap to Pay” feature, or Debit Card Controls, please visit numarkcu.org.

Please visit numarkcu.org/psb-customers for important dates and additional merger information. 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
Operations Department



Scan here
to apply for
a NuMark
Credit Card.

KEY FEATURES OF YOUR NUMARK DEBIT CARD



KEEP YOUR DAILY SPENDING LIMITS IN MIND

In order to protect you and your NuMark Family, your NuMark Debit Card has daily spending limits in place:

\$510

for ATM Withdrawals

\$500

for PIN-based purchases

\$3,000

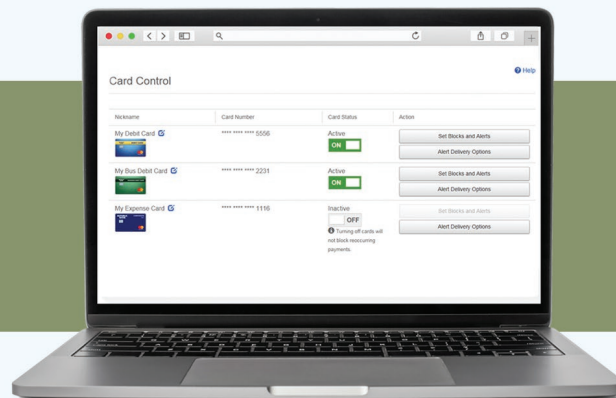
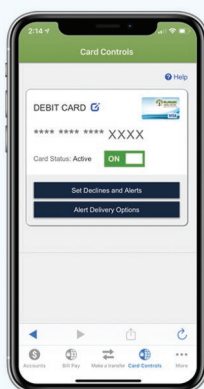
for signature-based purchases

**Restrictions may apply for new checking accounts, second chance checking or youth accounts. Business Account -Signature based purchase limits is \$5000.*

TAKE ADVANTAGE OF DEBIT CARD CONTROLS

Manage your NuMark Credit Union VISA Debit Card conveniently on our Mobile App or Online Banking! When you get started with NuMark Debit Card Controls, you can easily:

- Turn your debit card ON or OFF
- Set up transaction alerts
- Control transaction amounts
- and more!



Register today and start enjoying peace of mind when using your NuMark Credit Union VISA Debit Card. See numarkcu.org for additional tips.

PROTECT YOURSELF AND NUMARK CREDIT UNION

Help protect yourself and your NuMark Credit Union Family by following these safety tips:

- Sign the signature panel on the back of the card as soon as you receive it
- Check your transactions regularly
- Use the Tap to Pay feature as often as possible
- Add your NuMark Card to your digital wallet
- If your card gets lost or is stolen, please contact 888-918-7868
- If you need to change your PIN number, please contact 866-985-2273



Federally Insured by NCUA

NUMARKCU.ORG



HOW TO USE TAP TO PAY



- 1.) Find the contactless symbol at checkout.
- 2.) When prompted, simply tap your NuMark Visa contactless card over the contactless symbol to make a payment.
- 3.) Your payment is processed in seconds. Once your payment is confirmed, you're good to go!



ACCESS YOUR MONEY ANYWHERE

Take advantage of NuMark's CO-OP Shared Branching and Surcharge Free ATM networks that allow you to access your account at any of **5,600+ credit union branches nationwide** AND **over 55,000 surcharge-free ATMs worldwide.**

Download the NuMark Credit Union Mobile App or visit numarkcu.org to find a shared branch location or ATM near you.



MAKE PURCHASES WITH YOUR DIGITAL WALLET

Paying with your phone has never been easier. Regardless of what mobile device you have, we can offer an easy and secure payment solution for you. It is easier than using cash and you do not need your Numark Debit Card on hand. Visit numarkcu.org for additional details.



MAINTAIN ACCESS TO YOUR DEBIT CARD WHILE TRAVELING

Before you leave on your next adventure, give us a call at 815-729-3211 and let us know where and when you will be traveling. That way we can put proper notes on your account and update our fraud monitors.



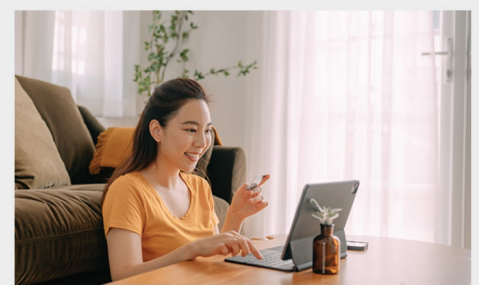
START SAVING WITH DEBIT CARD ROUNDUP

Looking for an easy way to save? Enroll in Debit Card Roundup and every purchase you make will be rounded up to the nearest dollar with the "roundup" amount being deposited into your savings account. To enroll, give us a call at 815-729-3211 or stop by your nearest NuMark Office.

VISA ACCOUNT UPDATER SERVICE

It is inevitable that your debit card information will change when you receive a new card or when one is reissued. With the Visa Account Updater, you will enjoy:

- All-in one account updates
- Uninterrupted service from participating merchants
- The convenience of having fewer accounts to update





NUMARK

CREDIT UNION

SERVING FORMER PIONEER STATE BANK CUSTOMERS

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

Important Account Information Enclosed.