



MERGER RESOURCE GUIDE

Welcome to the NuMark Family. Enclosed you will find important information, key dates, and action items to help ensure a smooth transition during our upcoming system conversion.

nscu.org
numarkcu.org

Welcome to NuMark Credit Union! We’re excited to have NorthStar Credit Union members join our family. This guide will help make your transition to NuMark as seamless as possible.

Inside, you will find important information, including key dates and actions you will need to take, and details about our products, services, and payment methods. This guide, along with nscu.org, will act as a primary resource for questions.

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What's Staying the Same

Branch Locations

All NorthStar branches will remain open and staffed with the same friendly faces you've come to know and love.

Shared Branching

Access to shared branching via the CO-OPSM Network continues.

Community Support

NuMark will continue to support community activities and sponsorships established by NorthStar in the past.

Credit Cards

Terms and conditions will remain unchanged. Statements will now arrive with the NuMark Credit Union logo. Additionally, you will receive a NuMark branded credit card when your current card expires.

Online Bill Pay

While we will be shifting to NuMark Online, our online bill pay provider is staying the same. This means all of your payees and payment information will be retained.

Safe Deposit Boxes

The cost, location, and keys for existing safe deposit rentals will remain the same.

Loans

Terms, payment amounts, and rates on existing loans will remain unchanged.

Certificates of Deposit

All Share Certificates and IRA Certificates will maintain their existing terms including interest rate, early withdrawal penalty, and grace period until maturity. Unless you provide notification otherwise, your Share Certificates and IRA Certificates will automatically renew. You will be notified of your maturity date, renewal term, interest rate, and any new terms prior to maturity. You will have a grace period following maturity in which you can make changes.

What Changes to Expect

Below are some of the general membership changes that will be effective March 1, 2021.

Member Number

Only 83 out of 16,000 memberships will experience a change to account numbers. Affected members will receive a letter as well as a phone call with new account number.

Debit Cards

NorthStar debit card holders will be issued new NuMark debit cards by mid February. Existing NorthStar debit cards should be retained and may be used through February 28, 2021. The new NuMark debit card should be activated upon receipt for use beginning March 1, 2021. Mobile wallets will need to be updated with your new card information, and you will need to re-register for Apple Pay if you are currently enrolled.

Routing Number

The new NuMark routing number is:
271985213.

Unless your account number is changing, checks you may have with the NorthStar routing number will continue to be honored at this time.

Statements

Members registered for e-statements will continue to receive e-statements, which will be accessed through NuMark Online. Members who receive physical statements will continue to receive physical statements.

Online and Mobile Banking

Members currently registered for online banking and mobile banking will be pre-registered for NuMark Online and NuMark Mobile. For your security, first-time log-in instructions will be communicated in late February. Please download the NuMark Credit Union mobile app from Google Play or the Apple App Store. If you are using your member number to access Online Banking, the system will prompt you to change your username.

Shared Branching

When visiting a shared branch location after March 1, 2021, please be ready to use your NuMark account and routing number, so they are able to assist you.

What Changes to Expect

Transaction Posting

Transactions will be processed throughout the day in the order in which they are received by the credit union.

External Account Transfers (A2A)

Recurring payments that are debiting another financial institution and crediting your NorthStar loan will continue as scheduled.

Recurring transfers between NorthStar shares will continue as scheduled. More info to come on recurring transfers debiting another financial institution and crediting your NorthStar deposit account.

One-time transfers and one-time payments can be processed through NuMark Online and NuMark Mobile.

Check Reorders

If you are running low on checks, please give us a call. We will be happy to assist you.

Account Alerts

You will still have the ability to establish deposit account alerts (i.e. low balance, deposits, withdrawals, etc.) within the new online banking platform. However, for loan related notifications such as payment reminders, you will need to contact a member of our team for enrollment.

Star Rewards

The Star Rewards member loyalty program will continue with NuMark Credit Union as “NuRewards.” Your point balance will carry over and you will continue to enjoy the same perks and benefits that were available with NorthStar. There will be changes to per product/service points as well as a transition to a three-tier program instead of four. Modifications will be communicated in the coming weeks. The leadership team is also reviewing items available for redemption, and the long-term plan is to enhance the offerings to provide you more value.

Key Dates to Remember

Date	What's Happening	Page								
Friday 1/1/21	NuMark & NorthStar Merger Date.									
Week of Monday 2/15/21	Members will begin receiving new NuMark debit cards for use beginning 3/1/2021.	4								
Friday 2/26/21	<p>All branches will be open standard business hours.</p> <p>At approximately 3:00 a.m. on 2/26/2021, online banking, mobile banking, audio teller, and shared branching will no longer be available for NorthStar members. Services will be restored with NuMark Credit Union beginning at approximately 3:00 a.m. on 3/1/2021.</p> <p>At approximately 3:00 a.m. all NorthStar debit cards will experience temporary limit reductions as illustrated below. Temporary card limits will be in effect until approximately 3:00 a.m. on Monday morning, 3/1/2021, at which point you should begin using your NuMark debit card.</p> <p>Please plan your cash needs accordingly and have a back-up payment method on hand such as a NorthStar credit card.</p> <table><tr><td>\$500 for purchases; \$310 for ATM withdrawals</td><td>From 3:00 a.m. on 2/26/2021 to 2:00 p.m. on 2/26/2021</td></tr><tr><td>\$500 for purchases; \$310 for ATM withdrawals</td><td>From 2:01 p.m. on 2/26/2021 to 2:00 p.m. on 2/27/2021</td></tr><tr><td>\$500 for purchases; \$310 for ATM withdrawals</td><td>From 2:01 p.m. on 2/27/2021 to 2:00 p.m. on 2/28/2021</td></tr><tr><td>\$500 for purchases; \$310 for ATM withdrawals</td><td>From 2:01 p.m. on 2/28/2021 to approximately 3:00 a.m. on 3/1/2021</td></tr></table>	\$500 for purchases; \$310 for ATM withdrawals	From 3:00 a.m. on 2/26/2021 to 2:00 p.m. on 2/26/2021	\$500 for purchases; \$310 for ATM withdrawals	From 2:01 p.m. on 2/26/2021 to 2:00 p.m. on 2/27/2021	\$500 for purchases; \$310 for ATM withdrawals	From 2:01 p.m. on 2/27/2021 to 2:00 p.m. on 2/28/2021	\$500 for purchases; \$310 for ATM withdrawals	From 2:01 p.m. on 2/28/2021 to approximately 3:00 a.m. on 3/1/2021	4
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Key Dates to Remember

Date	What's Happening	Page
Saturday 2/27/21	<p>All NorthStar branches will be closed for system conversion. They will reopen on Monday, 3/1/2021 with standard business hours. As a reminder, online banking, mobile banking, audio teller, and shared branching will no longer be available for NorthStar members. Services will be restored with NuMark Credit Union beginning at approximately 3:00 a.m. on 3/1/2021.</p>	
Monday 3/1/21	<p>You should begin using your NuMark debit card and destroy your NorthStar debit card.</p> <ul style="list-style-type: none"> ▪ You will be pre-registered for NuMark Online and mobile banking and can login at www.numarkcu.org. For security purposes, your temporary password will be communicated the week before conversion. ▪ If you have not yet downloaded NuMark Mobile, you can access it through the Google Play Store or the Apple App Store. You will now be able to login using your online banking credentials. ▪ You will want to update the debit card you have on file with any mobile wallet or person-to-person payment services you currently use. (i.e. Venmo, CashApp, PayPal, etc.) Members will now have access to Apple Pay, Samsung Pay, and Google Pay through NuMark Credit Union. ▪ You will need to update the debit card you have on file for any recurring purchases so they now bill your NuMark debit card. 	4, 11

Deposit Products

Utilizing NuMark Credit Union for all of your banking needs will continue to be easy and convenient. Please call 630-393-7201 for deposit rates and additional information on these products.

- Business Accounts
- Certificates of Deposit
- Checking Accounts with Rewards
- Education Savings Accounts (ESA)
- Health Savings Accounts (HSA)
- Individual Retirement Accounts (IRA)
- Money Markets
- Savings Accounts
- Youth Accounts



Loans Products

Borrowing will continue to be easy and affordable at NuMark. Please call 630-393-7201 for loan rates and additional information on these products.

- Auto Loans & Refinancing (New/Used)
- Business Loans
- Credit Cards
- Home Equity Lines of Credit
- Mortgage Loans & Refinancing
- Personal Lines of Credit
- Personal Loans



Loan Payments

- 1.** Recurring payments that come from another financial institution and pay your NorthStar loan will continue as scheduled.
- 2.** Members currently using a coupon book to make payments may continue to use existing coupons.
- 3.** Members currently mailing payments may continue to mail them to: 3S555 Winfield Road, Warrenville, IL 60555.
- 4.** Members can make a payment by transferring funds from their NuMark account to their loan through NuMark Online or NuMark Mobile.
- 5.** Members wanting to make a one-time loan payment, or wanting to schedule new recurring loan payments from another institution, can do so through NuMark Online or NuMark Mobile by choosing Make a Loan Payment.
- 6.** Members wanting to make a one-time payment using a debit card or credit card can do so through NuMark Online and NuMark Mobile by choosing Make a Loan Payment. (fee applies)
- 7.** Members can make a payment by telephone by calling 630-393-7201. (fee applies)
- 8.** We love to visit with our members. Please feel free to visit a branch to make your payment in person.

Mobile Banking

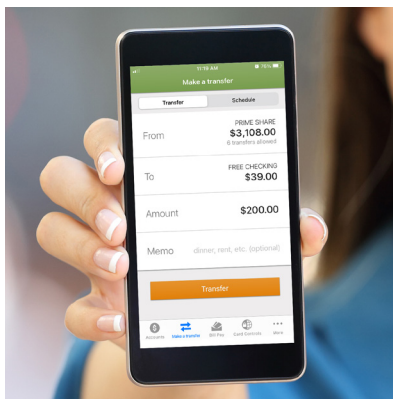
NuMark Credit Union's state-of-the-art mobile banking App will help you stay on top of your finances. Easily manage your accounts, deposit checks, transfer money, pay bills, pay NuMark Credit Union loans, earn purchase rewards, or find a shared branch or free ATM--all on your smart phone or tablet.

Current NorthStar mobile app users will be pre-registered:

1. Download the NuMark Mobile through your App Store.
2. Log in using the temporary credentials provided in late February.
3. Newer Android versions will prompt users to set up a fingerprint ID. This can also be accomplished by going to Settings.
4. Newer Apple versions will prompt users to set up Face ID.

NorthStar members who were not mobile users are encouraged to register. It's easy!

1. Download the NuMark Mobile through Google Play or the Apple App Store.
2. Choose Sign Up at the bottom of the screen and follow the prompts to register.



- **Transfer Money**
- **Deposit Checks**
- **Set Debit Card Controls**
- **Pay Bills**
- **Enjoy Purchase Rewards**

Our Mission

Working to enrich the financial lives of our members.



Our Family Values

Where
You Are
Family

Best-
In-Class
Services

Looking
Out
For You

Building
Fantastic
Futures

Do More
With Your
Money

Trusted
Financial
Partner

5 Benefits of Joining NuMark

1. Our Members Come First

It is our goal to enrich the lives of our members by providing financial services that help you do more with your money.

2. A Trusted Financial Partner

As a member of our NuMark family, we are here for you when you need us. Our financial experts are ready to listen to your needs to help you achieve your dreams.

3. Best-In-Class Products and Services

We continually seek ways to enhance our products and services to help you easily manage your money and plan for the future.

4. Award-Winning Digital Banking

Our mobile and online banking services allow you to access your money at anytime from anywhere on your smartphone, tablet or computer.

5. Closer to You

With our 9 branches, 55,000+ ATM's and 5,600+ shared branches to serve you, we are closer than ever to your home or workplace.

How to Contact Us

Welcome to the NuMark Family! If you have any questions or concerns, please feel free to contact us.

Before 3/1/2021

Phone: 630-393-7201

Email: ask@nscu.org

Mail: 3S555 Winfield Rd

Warrenville, IL 60555

Locations: Visit our website nscu.org for a location near you.

Beginning 3/1/2021

Phone: 630-393-7201

Email: ask@numarkcu.org

Mail: PO Box 2729

Joliet, IL 60434

Locations: Visit our website numarkcu.org for a location near you.

Call Center Hours

Monday: 8AM to 5PM

Tuesday: 8AM to 5PM

Wednesday: 9AM to 5PM

Thursday: 8AM to 5PM

Friday: 8AM to 5PM

Saturday: 8:30AM to 1PM

Follow Us

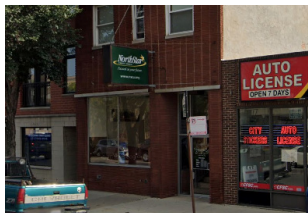


Expanded Locations

You are welcome to visit us at **ALL** locations listed below after March 1, 2021.



Aurora Branch
403 Asbury Drive
Aurora, IL 60502



Bridgeport Branch
555 W. 31st Street
Chicago, IL 60616



Countryside Branch
9809 W. 55th Street
Countryside, IL 60525



Crest Hill Branch
2380 Caton Farm Road
Crest Hill, IL 60403



Joliet Branch
1654 Terry Drive
Joliet, IL 60436



New Lenox Branch
951 E. Lincoln Highway
New Lenox, IL 60451



Plainfield Branch
12251 S. Route 59
Plainfield, IL 60585



Tinley Park Branch
8001 W. 159th Street
Tinley Park, IL 60477



Warrenville Branch
3S555 Winfield Rd,
Warrenville, IL 60555



NUMARK

CREDIT UNION



PO Box 2729, Joliet, IL 60434
nscu.org
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