

Your Guide to Updated Services (Change in Terms Notice)

Please review your Advia Credit Union Business Member Account Agreement & Truth-in-Savings Disclosure for complete account details. To help you understand changes to your account, here are some of the key adjustments you'll see in account naming and new features to your Advia Credit Union Savings & Checking services.

Former NorthSide Community Bank Service	New Advia Credit Union Service	What's Changing about the Service
Commercial Savings Accounts & Certificates of Deposit		
Business Statement Savings	Business Share Savings; Business Secondary Savings	\$5 minimum balance; dividends are paid quarterly and require an average daily balance of \$500 to earn the stated dividend rate. Important Note – if you hold more than one of these savings types, subsequent shares (accounts held) will be established as Secondary Savings account types.
Certificate of Deposit (Traditional, Jumbo)	Business Certificate (Traditional)	Now only \$500 minimum balance to open, your CDs will compound and pay interest monthly, on the last day of the month. In addition to promotional offers, traditional terms available include 3, 6, 12, 24, 36, 48 and 60 months. Early withdrawal penalty is calculated on the entire principal balance and based on the term of deposit: 3 to 12-month terms: 90 days interest; 24 and 36-month terms: 180 days interest; 48-month term: 270 days interest; 60-month term: 360 days interest. The grace period on withdrawals between terms is seven (7) days.
Commercial Transactional Accounts		
Not-For-Profit, Hybrid Commercial, and IOLTA	Interest Business Checking	\$8 monthly maintenance charge; \$2,500 minimum balance required to earn dividends; First 200 transactions are free, with \$0.25 per transaction applied thereafter. Interest compounded and paid monthly at tiers of \$2,500; \$10,000; \$25,000 and \$50,000. Monthly interest for Interest Business Checking calculated based on average daily balance.
Commercial MMA	Money Market Checking	No minimum deposit required; Earns tiered rates at balances of \$2,500, \$25,000, \$75,000 and \$100,000; dividends compounded and paid monthly.
Small Business Checking	Non-Interest Business Checking	You'll enjoy no monthly fee on this business checking account. Your initial 100 monthly transactions are free, with \$0.25 per transaction applied thereafter. This Checking Account does not pay interest. Visit us online to learn more about interest bearing business checking options.
Not-For-Profit Checking	Non-Profit Business Checking	This Checking Account does not pay interest. Visit us online to learn more about interest bearing business checking options.
Commercial Checking	Analysis Business Checking	This is an analyzed type commercial checking account with a \$10 monthly maintenance fee; no minimum balance requirement and \$0.20 per transaction charge and \$0.07 per deposited item charge. Charges are offset by an earnings credit.

Important Dates to Remember

To introduce you to new, innovative financial solutions, we will be integrating your account access over the weekend of May 16. Please see our **Key Dates to Remember** and **Service Access Reference Guide**. For additional answers to Frequently Asked Questions, visit us at adviacu.org/nscb.

Key Dates to Remember	
April	In April, you'll be mailed a Change in Terms notification that includes an updated Member Agreement and other important disclosures that become effective May 19, 2025. Please use this time to update contact information – to re-enroll with new Online/Digital Banking on May 19, you will receive a 6-digit Secure Access Code to your valid phone or email.
Early May	In early May, you will be mailed your new account number . In early May, you will also be mailed a replacement Advia Debit Card (to be activated between May 12-16 and held for use following our systems integration).
Monday, May 12	Bill Pay and Zelle will stop working. Any payments scheduled to pay on or before May 16 will be paid without interruption. Payments scheduled to occur following this time WILL NOT occur. IMPORTANT: Automatic transfers, recurring payments and ACH transactions set up within digital banking, bill payees and payment history WILL NOT carry over to our new Digital Banking. You are urged to download information to re-establish following our systems integration. Please contact us for assistance.
Friday, May 16	Retail & Business Online Banking (including ACH Manager), Mobile Check Deposit and Mobile Banking will stop working. IMPORTANT: Previous transaction history as well as automatic transfers and ACH set up online WILL NOT transfer to your new Digital Banking. You are urged to download and save previous e-Statement activity. Please contact us for assistance. Wire Transfers - Incoming may be processed until 3 p.m. CT.; Outgoing - international may be processed until 12:30 p.m. CT; domestic outgoing may be processed until 2:30 p.m. CT.
Saturday May 17 & Sunday, May 18	Our systems integration will be in progress. Online & mobile banking will NOT be available. You may continue to write checks and use your NSCB Debit Card or Credit Card.
Monday, May 19	Our branches will reopen for business during normally scheduled hours. You may also call your local branch or Commercial Lending and Treasury Management team for answers to any question about your account. Enroll into new Online/Digital Banking. You'll need the following to enroll: New Account Number, Business EIN, Authorized Signer Social Security Number, and Authorized Signer Date of Birth. To complete the login, you'll receive a 6-digit Secure Access Code to your phone, mobile text or email (must be on system with Advia prior to enrollment). You may begin using your replacement Advia Debit (former NSCB cards will automatically deactivate).

advia
credit union

Our mission is to provide you and your business financial advantages, including quick and easy solutions to all your commercial banking needs. During the weekend of May 16-18, we will be integrating your account onto our member service systems. Please make sure to review all important dates regarding any short-term access limitations you may experience.

On Monday, May 19, you will begin to see additional innovations taking place ... all with your benefit in mind. You'll enjoy new online & mobile banking features and more!

To help guide you, please make sure to review the following:

- Important Dates to Remember & Quick Guide to Products and Service Access
- Guide to Updated Services (Change in Terms Notice) for your accounts
- Other Important Updates About Your Account Access
- Service Charge Schedule, including what you may notice and when
- Member Account Agreement and Truth-in-Savings Disclosure

Contact Us by Phone (Mon – Fri, 8AM – 5PM CT)
Gurnee: 847.244.5100
Niles: 847.692.7500
Mundelein: 847.837.8883
Riverwoods: 847.279.1155

Commercial Lending & Treasury Management
Contact your local team as you currently do for support.

Contact Us by Email
becomingadvia@adviacu.org

Visit Us Online
adviacu.org/nscb

Commercial Banking

Notice of Change & Guide to Our Systems Integration

Weekend of May 16, 2025



32 Locations to serve you.

Service Access Reference Guide

See details below to help navigate accessing your account throughout and following our systems integration. Services include:

Service Access Reference Guide				
Product or Service	May 16-18 Access			Additional Tips to Help You Navigate Updates
	No Access	Limited Access	Full Access	
Account Number		●		In May, you will receive a new account number that you'll use beginning May 19. Please do not use your new account number until May 19.
ATMs			●	Our Former NSCB ATMs have been updated to Co-Op and Alliance One Network ATMs. During our systems integration weekend, they will be available for withdrawals.
ATM Cards & Debit Cards			●	Your NSCB Debit or HSA Card will continue to work until May 18. Your new Advia card WILL NOT work until May 19. IMPORTANT: Please continue to use your NorthSide Community Bank (NSCB) card(s) through Sunday, May 18. However, it's important to prepare your new Advia card for use. Once you receive the card in the mail, please activate it, set the PIN and store it safely in your wallet. Your new card will be ready for use on Monday, May 19 at which time your NSCB card will be deactivated. For payments tied to your Debit Card, following our systems integration weekend, please provide payees with your updated card information.
Automated Outgoing Payments	●			All automatic pre-scheduled payments previously established in Digital Banking, Bill Pay, ACH, and those tied to your Debit Card will need to be updated for any payments scheduled on or after May 16.
Automatic Transfers	●			Automatic transfers set up within Online or Mobile Banking will NOT transfer to your new Digital Banking (will need to be re-established on or after May 19).
Bill Pay	●			All Bill Pay payments must be scheduled to pay prior to Friday, May 16. Any payment scheduled to pay following that time WILL NOT process. IMPORTANT: Your bill payee information and history WILL NOT carry to our new Digital Banking. You are urged to download and save bill payee information and payment history prior to our systems integration to have for your records and to make re-enrolling easy.
Branches	●			Gurnee, Mundelein, Niles & Riverwoods lobbies & drive-thru will be open until 5PM CT, Friday, May 16. We will reopen as usual on Monday, May 19.
Checks			●	You may write checks during and following our systems integration, however former NSCB checks will not be viewable within Online/Digital Banking after May 19. Visit us on or after May 19 for a FREE replacement box. You'll only be able to see cleared Advia checks in your new Digital Banking, so ordering FREE new checks is an important step to take.
Credit Cards			●	NSCB Credit Cards are managed by Elan Financial Services and will continue to work without interruption. We look forward to introducing you to Advia's suite of Commercial and Consumer Platinum Visa® Credit Card options also available to you moving forward.
Direct Deposit			●	Direct Deposits to your account will continue without interruption. Though your account number is changing, we will continue to honor Direct Deposits established with your former NSCB account and routing information. When setting up any new Direct Deposits following May 19, use your new Advia account number MICR (located at the bottom of your new Advia checks as well as within Digital Banking) and Routing Number (272483633).

Service Access Reference Guide				
Product or Service	May 16-18 Access			Additional Tips to Help You Navigate Updates
	No Access	Limited Access	Full Access	
Loans – Commercial & Personal			●	Commercial Loans - Following system conversion, commercial loans will transition to the following late fee structure: If any required payment is more than 10 days late, you may incur a late payment charge of \$15.00 or 5% of the amount of the regularly scheduled payment then past due, whichever is greater. Home Equity LOC or Overdraft Protection Loan - will receive separate notification related to any payment due date change or other adjustment to term. All other terms and conditions of your current personal and commercial-type loan(s) held will not change related to our systems integration. If making a loan payment in person or by mail, please make it on or before May 16, or following May 19. Credit Reporting – former NSCB reported credit activity to TransUnion. Effective May 19, all credit related activity will be reported to all major credit bureau agencies – TransUnion, Equifax, Experian. Additionally, prior Saddle Brook Mortgage loans will transition to a Recreational Vehicle (RV) type loan which may impact how reported to credit bureaus. Any pre-scheduled and automatic loan payments set up at the time of loan origination will continue following our systems integration, however, those set up via Online Banking will need to be re-established following May 19. See Mortgages section below for updates regarding these types of loans.
Member Service Access by Phone	●			Continue to call your trusted Commercial Lending & Treasury Management team without interruption. Phone service will resume at 9:00 a.m. CT, Monday, May 19. You may continue to call your local branch. In Summer of 2025, phone access to transition to our expanded Member Contact Center and Ava (Advia's Virtual Assistant).
Mortgages			●	In April, members with mortgage loans will receive notification introducing you to our partner Mortgage Center, including updated account number information and payment instructions.
Online, Text & Mobile Banking	●			Before May 16, you are urged to download, save or print copies of previous transaction history that will not be transferred to your new Digital Banking. Online & Mobile Banking will stop working leading up to our systems integration. IMPORTANT: Your previous Online, Bill Pay, ACH, automatic transfers set up online, and Mobile Banking activity WILL NOT transfer to your new Digital Banking. You are urged to download and save previous bill payee information and e-Statement activity. On May 19, enroll into new Online/Digital Banking. You'll need the following to enroll: New Account Number, Business EIN, Authorized Signer Social Security Number, and Authorized Signer Date of Birth. To complete the login, you'll receive a 6-digit Secure Access Code to your phone, mobile text or email (must be on system with Advia prior to enrollment). Mobile Banking users – Please delete your old NorthSide Community Bank App and download Advia Credit Union's mobile app on Google Play Store or iTunes (you may also find the download link at www.adviacu.org).
Remote Deposit (Mobile Check Deposit)	●			Mobile Check Deposit service will stop working leading up to our systems integration – on or around 1PM CT, Friday, May 16. Once enrolled within our new Digital Banking on May 19 (see Online & Mobile Banking for enrollment instructions), you'll be able to use Remote Deposit Complete (RDC) as your mobile check deposit tool.
Statements and e-Statements		●		You are urged to download, save or print e-Statements leading up to our systems integration as they will not carry over to your new Digital Banking. Your statement and e-statement for period ending May 16 will be sent to you via mail. Activity dated May 17 - May 31 will be received in early June and will have a new look (easy navigation instructions will be provided). If you need a copy of an old statement after June 1, please contact us. IMPORTANT UPDATE: Your new statements following our systems integration will not include check images of cleared checks. You will be able to see cleared Advia checks in your new Digital Banking (please remember to order new Advia checks on or after May 19 as previous NSCB checks will not be viewable within Online/Digital Banking after May 19).
Website Access			●	Visit www.adviacu.org/nscb for important updates and tools for navigating any changes to your account on and after our systems integration.

Service Access Reference Guide				
Product or Service	May 16-18 Access			Additional Tips to Help You Navigate Updates
	No Access	Limited Access	Full Access	
Wire Transfers	●			Incoming Wires – Domestic & International: We will continue to receive incoming wires through 3PM CT, Friday, May 16. All wires performed on or after May 16 should be sent using the Advia Incoming Wire Instructions: adviacu.org/wire-transfer . Outgoing Wires – Domestic and International: Leading up to our systems integration, outgoing wires can be received until normal cutoff times of 2:30 p.m. CT for domestic and 12:30 p.m. CT for international. Wire requests after cutoff on May 16 will be processed on May 19. (Important Note: Cut off times for outgoing wires effective starting May 19 will be 2:30 p.m. CT for domestic and 12:30 p.m. CT for international). On and after May 19, please visit adviacu.org/wire-transfer for instructions.
Zelle	●			Zelle will stop working on Monday, May 12. We encourage you to reach out to our Treasury Management Services team to explore getting set up for ACH capability within your new Digital Banking.
Other Important Updates About Your Account Access				
Information below provides additional insights about managing your relationship with Advia and some changes you may notice about how transactions are processed on and after May 19, 2025.				
Periodic Statements of Account Activity		You will receive your deposit account activity statement based on the types of transactional and savings account types held. Your Commercial Loan statements will be received monthly (separate statement for each commercial loan held).		
Transactional Cut off Times and Processing Sequence		Effective May 19, 2025, transactions may process and post to your account at any point throughout the day and are processed in the order in which they are received.		
Overdraft Protection Options		Advia offers multiple options for protecting yourself from an accidental overdraft to your account (all service charges are indicated within our Service Charge Listing and are subject to change): (1) We offer overdraft transfer options from other shares held on deposit (subject to service charge) as well as Overdraft Lines of Credit (subject to loan approval). (2) You may affirmatively consent and opt in for overdraft coverage related to ATM and one-time Debit Card transactions (subject to service charge per item); please note - your account will not automatically be opted in for this coverage on May 19. (3) For Checking overdrafts that occur (other than those indicated above), Advia offers non-contractual Courtesy Pay Overdraft Tolerance (subject to applicable service charge per item) that may be automatically applied to your account; for more information, please visit www.adviacu.org/personal/AdviaCU-CourtesyPay-Guidelines.pdf For more information, please visit www.adviacu.org/personal/overdraft-protection and review your Member Agreement & Truth-in-Savings disclosure.		
Extended Holds on Deposits		In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$275 of your deposits, however, will be available the first business day. If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. For additional details on the availability to withdraw funds deposited, see the section of your Membership Agreement entitled "Funds Availability Policy".		

Additional Commercial Services You'll Now Experience

Visit us online at adviacu.org/commercial to learn more about the custom financial solutions we offer for businesses of all sizes.

- Credit Card Acceptance Services
- Business Platinum Visa® Credit Card Options
- 24-Hour Cash Management Tools - including Remote Deposit Complete, built-in payroll functionality, specialized access privileges and more
- Online Chat
- Convenient CO-OP and Service Center Access Plus Surcharge FREE ATM Access
- 32 Branch Locations and so much more!