



Dear Valued Supplier,

Northern Trust continuously seeks opportunities with our Business Diversity partners to improve the quality and efficiency of our Procure-to-Pay process. To meet that objective, we have partnered with LSQ, a leading supply chain finance provider, to establish an early payment program for our valued suppliers.

The program, called LSQ FastTrack will provide the option to receive early payment of approved invoices. You can improve your cash flow at rates often lower than other working capital solutions for a nominal fee. The program is completely flexible; you control which invoices to select for early payment, and once enrolled, you can also opt-in for all future invoices to be paid early automatically once they are approved.

While enrollment is required for invoice payment, requesting early payment is entirely optional. We encourage you to look at the many benefits the LSQ FastTrack program provides:

- **Improved Visibility:** Get real-time information and visibility on outstanding invoices, regardless of if you select early payment or not.
- **Supplier Success Team:** You now have direct access to LSQ's Supplier Success team to answer any questions you have on payments.
- **No Obligation or Enrollment Fee:** There is no fee to enroll, no minimum usage fee, and no obligation to request early payment.
- **Faster Payments:** Bypass payment terms and access cash 1–2 business days after invoice approval.
- **Manage Cash Flow:** Control when you get paid, allowing for flexible forecasting and growth.
- **Lower Financing Costs:** Lower priced than most forms of financing, without adding debt.
- **Decaying Rate:** If you choose to request early payment, you have control of your rate based on how many days early you request payment
- **Reduced Risk:** Early payments eliminate the risk of future non-payments.
- **Stronger Financials:** Improve your balance sheet and other financial metrics.

Our program with LSQ has formally started. To find out additional information on the program, or if you have a pressing need for working capital and would like to request early access— [please click here](#).

If you have questions about the program, feel free to contact Kathy Waskowsky at LSQ directly via email at kwaskowsky@lsq.com or by phone at 407.205.0189.

Thank you for your continued partnership with Northern Trust and support of this initiative.

<Your Name>

<Title>

Northern Trust