



June 25, 2026.

Zil Money
PO Box 6543
Tyler, Texas 75711

Zil Money:

This letter confirms that **NDB** conducted a **SOC 2 Type 2** examination, covering the areas of **Security, Availability, & Confidentiality** for the test period of **July 1, 2025, to December 31, 2025**, for the **Online Check Writer Platform** system for **Zil Money** at its **Tyler, Texas** facility.

The examination of **Zil Money's** description of the system for its **Online Check Writer Platform** was performed to determine whether or not, in all material respects and based upon suitable criteria:

- The description presents **Zil Money's Online Check Writer Platform** system that was designed and implemented throughout the period of **July 1, 2025, to December 31, 2025**, in accordance with the description criteria.
- The controls stated in the description were suitably designed throughout the period of **July 1, 2025, to December 31, 2025**, to provide reasonable assurance that **Zil Money's** service commitments and system requirements would be achieved based on the applicable trust services criteria, if its controls operated effectively throughout that period and if the subservice organizations and user entities applied the complementary controls assumed in the design of **Zil Money's** controls throughout the period.
- The controls stated in the description operated effectively throughout the period of **July 1, 2025, to December 31, 2025**, to provide reasonable assurance that **Zil Money's** service commitments and system requirements were achieved based on the applicable trust services criteria if complementary subservice organization controls and complementary user entity controls assumed in the design of **Zil Money's** controls operated effectively throughout that period.

The testing period for the engagement was **July 1, 2025, to December 31, 2025**, with a "clean" and unmodified audit opinion.

Regards,

Christopher Nickell, CPA, CITP, CFF, CRISC
Director; NDB