



*Please have this information reviewed by your financial team.
If you're not the person responsible for cash management,
please forward this letter to your CFO, treasurer or Controller.*

Dear Valued Supplier,

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

The program, called eCapital FastTrack, will give our suppliers visibility into all outstanding approved invoices, while also providing the option to receive early payment of approved invoices. You can improve your cash flow at competitive rates for a nominal fee. The program offers complete flexibility; 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 and selecting early payment are optional, we encourage you to look at the many benefits the eCapital's FastTrack program provides:

- **Invoice Visibility:** Get real-time information and visibility on all outstanding invoices.
- **No Minimums 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.
- **Improved Cash Flow:** Control when you get paid, allowing for flexible forecasting and growth.
- **Cost Effective:** Lower priced than most forms of financing, without adding debt.
- **Advance Rate:** Advanced the full-face value of the invoice minus fee.
- **Reduce Credit Risk:** Program is backed by the Export-Import Bank of the United States.

We urge you to take advantage of this opportunity and enroll in the program. 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 any questions, feel free to contact your U. S. Steel representative or eCapital directly at success@eCapital.com.

Thank you for your continued partnership with United States Steel.

John Gordon

Sr. Vice President, Raw Materials and Sustainable Resources

United States Steel