

## E-Statements: Safer Than Paper Statements? Yes.

When it comes to managing your finances, the best resource you have is your monthly financial statement. It contains a lot of important information including your account balances, past expenses, bills paid, spending trends, and even whether there is any fraudulent activity on your account.

But with identity theft on everyone's minds these days, it's not hard to see why electronic statements (E-Statements) are something you might hesitate to sign up for. After all, cyberspace is kind of big and scary and full of shady characters, right? Who knows how many people could get their hands on your credit union statements if you opt for E-Statements?

Actually, probably a lot less than the number of people who could get their hands on your paper statements. Your paper statements can be lost, stolen, or accessed in a way that your E-Statements cannot. Just think about how many people probably touch your mailed paper statement before it reaches your mailbox.

E-statements, on the other hand, can't be accessed by anyone who doesn't have access to your online banking credentials.

With E-Statements, view your Superior CU statement online using Online Banking. Each month, you'll receive a Notice of Availability email from Superior CU to let you know a new statement is available online to view.

Once online, you can view, download, or print your E-Statements. E-Statements are currently archived online for 6 months, but beginning with the March 2021 statement we will be building to a 24-month online archive. The archived online statements are ready to view whenever you need them. We do recommend downloading statements to your private computer for long-term record keeping purposes.

*Here are just a few of the benefits of e-Statements:*

**REDUCED RISK OF IDENTITY THEFT:** By not having your statement sent via postal mail, you're limiting the risk of identity theft that could occur should someone steal your paper statement.

**EASIER TO LOCATE WHEN YOU NEED THEM:** Locating a file on your computer is much easier than searching through a filing cabinet (or jumbled box of papers you *wish* you'd filed).

**RECEIVE YOUR E-STATEMENT SOONER THAN A PAPER STATEMENT:** Members who enroll in E-Statements receive their statements as much as a week earlier than members who receive paper statements via postal mail.



*\*One winner per branch. One entry per member, per service signed up for. Drawing ends August 31, 2021.*

**RECEIVE THE EXACT SAME INFORMATION:** E-Statements contain the very same information as the paper statements that you receive in the mail. In fact, you will even receive the same statement inserts, newsletters, and notices as part of the electronic file.

**BETTER FOR THE ENVIRONMENT:** By switching from paper statements to E-Statements you not only save trees but benefit the environment in other areas—reducing the use of wood fiber, water, and fuel—and reducing waste and greenhouse gas emissions.

**EASIER TO DISPOSE OF:** When you're ready to dispose of them, paper statements should be shredded or destroyed in some other permanent fashion. With E-Statements, shredding is not necessary. And since they don't take up physical space you may never want or need to delete them anyway.

Find step-by-step instructions on how to sign up for E-Statements and Online Banking on Page 3 of this newsletter. →

## Superior Foundation Awards \$30,000 in Scholarships to Members

The Superior Foundation has awarded 30 scholarships for the foundation's third annual scholarship award season. Each student received a \$1,000 scholarship.

"We are excited to offer this opportunity to our members," said Pam Shaw, Foundation Board Chairperson. "As an organization, we believe education is the key to a bright future. This scholarship program will allow us to assist our members as they continue their educational pursuits. Giving back to the communities we serve is a priority for us, and we are pleased to award these scholarships to deserving students."

The 2021 scholarships were awarded to:



Madeline Altherr, Botkins - Wilmington College  
Mallory Austin, Allen East - Wittenberg University  
Madisen Borer, St. Wendelin - University of Findlay  
Lauren Bull, Elida - University of Findlay  
Madison Downing, Shawnee - Point Park University  
Alecia Dunn, Kalida - Bowling Green State University  
James Garrett, Delphos St. John - Ohio Northern University  
Kara Gossman, Delphos Jefferson - The Ohio State University  
Meredith Grine, Fostoria - Bowling Green State University  
Alexa Hawk, Allen East - Indiana University of Pennsylvania  
Zachary Holtzapple, Wapakoneta - University of Toledo  
Jay Kaufman, Ottawa-Glandorf - University of Toledo  
Alexis Kelbley, Seneca East - The College of Wooster  
Jessica Kreais, Hopewell Loudon - Ohio Northern University  
Alexander Lehmkuhl, Minster - University of Toledo  
Cameron Lenhart, Wapakoneta - University of Cincinnati  
Taylor Lucke, Kalida - Wright State University  
Allison Miller, Delphos St. John - Ohio Northern University  
Ashton Moore, Delphos Jefferson - University of Findlay  
Emma Rex, Wapakoneta - Xavier University  
Lucas Rivera, William Henry Harrison - University of Cincinnati  
Gavin Schneider, Waynesfield-Goshen - Bowling Green State Univ.  
Mitchel Schroeder, Ottawa-Glandorf - The Ohio State University  
Julia Shipman, Bath - The Ohio State University  
Logan Shirk, Wapakoneta - University of Toledo  
Sidney Sutton, Wapakoneta - University of Cincinnati  
Jonathan Waldmann, West Clermont - Miami University  
Anna Walters, Walnut Hills - University of Cincinnati  
Michelle Wilfong, Hopewell Loudon - University of Toledo  
Jalysa Zwiebel, Wapakoneta - University of Findlay

Any Superior Credit Union member who meets the scholarship eligibility requirements is welcome to apply. Applicant must be a member of Superior Credit Union and a full-time student enrolled at an accredited technical school, college, or university. Applicants must have graduated from high school, completed at least one semester at an accredited technical school, college, or university, and have a minimum cumulative 2.75 GPA at the time of application. Additional rules and eligibility criteria are available at SuperiorCU.com.

Scholarship details and applications for 2022 will be available on the credit union website on or about February 1, 2022. Applications for the next scholarship award cycle will be due April 1, 2022.

## Superior Foundation to Host Golf Outing Fundraiser

The Superior Foundation is excited to announce that its first ever Golf Outing will be held on Monday, September 13 at the Shawnee Country Club! We'll provide breakfast, a silent auction, game prizes, and more to the day's golfers.

The Superior Foundation is a not-for-profit private foundation established to support programs that benefit the communities served by Superior Credit Union. The mission of the Superior Foundation is to fund programs that are focused on creating financial stability for individuals and families in the communities we serve. This year, the Foundation donated \$250,000 toward First-Time Homebuyer Grant programs to help more than 125 families purchase their first home. **We plan to continue this level of giving to our first-time homebuyers for years to come with the help of the Superior Foundation Golf Outing!**



We are still accepting team registrations, sponsorships, and door prize donations. To register or see sponsorship availability for the Superior Foundation Golf Outing, please visit [SuperiorCU.com/about/golf-outing](http://SuperiorCU.com/about/golf-outing).

**Questions?** Contact Kelsey Joseph, 419.879.3492, [Foundation@SuperiorCU.com](mailto:Foundation@SuperiorCU.com).

### EQUAL EMPLOYMENT OPPORTUNITY POLICY

Superior Credit Union provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age, disability, family medical history or genetic information, military service, or other non-merit based factors. In addition to federal law requirements, Superior Credit Union complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfers, leaves of absence, compensation, and training.

Superior Credit Union expressly prohibits any form of workplace harassment based on race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, genetic information, disability, or veteran status. All employees are expected to comply with this Equal Employment Opportunity Policy. Violations of this policy will be subject to discipline, up to and including termination.

Any employee who believes he or she has been discriminated against must immediately report any incident to human resources. Superior Credit Union will not tolerate retaliation against any employee who reports acts of discrimination or provides information in connection with any such complaint.

## Quarterly Statements Moved to Bi-Annual Statements

We are phasing out quarterly statements. Previously, all share savings accounts and share certificates received a statement (at minimum) at the end of each calendar quarter - regardless of whether there was activity on the account. Going forward, when there is no activity in these accounts, they will receive a statement bi-annually, at the end of June and December. As always, if a member has monthly activity in their checking/savings account(s), they will still receive a monthly statement.

Most members have monthly activity on their accounts and will not be impacted by this change. Please contact our Call Center at 877-717-2271 with any questions you may have. Members can always see their account information 24/7 via Online or Mobile Banking.

Along with this change, our quarterly printed newsletter will move to a bi-annual printed newsletter to coincide with the bi-annual statement printing. To stay current on all of the exciting things happening at your credit union, members are encouraged to sign up for our monthly e-newsletter at [SuperiorCU.com/enews](http://SuperiorCU.com/enews).

## Traveling? Let Us Know

### *We Safeguard Your Accounts - No Matter Where You Are*

One of our top priorities is maintaining the security of our members' accounts. This includes close monitoring of debit and credit card transactions to detect and discover fraudulent purchases. We receive daily reports of noticeable trends and active fraud locations, and take appropriate action to ensure your account security.



**Very often, fraudulent activity appears regionally, and can be pinpointed to a particular retailer, city, state, or foreign country.** In such cases we may choose, for the security of our members, to block transactions originating from or taking place in those locations.

If you are traveling, it is important to let us know your plans so we can put a note in your account. Purchases made in an area other than your home area may be flagged as fraudulent and could cause your card to be temporarily restricted. **Make sure we have your current cell phone number on file so that we can call you if we have a question.**

#### HOW DO I LET YOU KNOW I'M TRAVELING?

1. Log in to Online or Mobile Banking. Select the Live Chat icon, and send us a secure message including your travel dates and destination(s). Be sure to stay on the live chat as we may have a few further questions for you.
2. You may also call Member Services at (877) 717-2271.

## INSTRUCTIONS: Enroll in Online Banking and E-Statements and You Could Win an iPad

Find step-by-step instructions below to enroll in Online & Mobile Banking and E-Statements.

*One winner per branch. One entry per member, per service signed up for. Drawing ends August 31, 2021.*

### FIRST-TIME USER ENROLLMENT ONLINE & MOBILE BANKING

As a new or first-time user, you only need to register one time, on whichever platform you choose (Online Banking or Mobile App). Your username and password are the same regardless of which platform you use. And you can seamlessly go back and forth between the two as much as you like.

#### ONLINE BANKING FIRST-TIME USER

1. Go online to our website [SuperiorCU.com](http://SuperiorCU.com) and locate the Online Banking Account Login area at top left.
2. Click the SIGN UP NOW link and follow the instructions.

#### MOBILE APP FIRST-TIME USER

1. Open the App Store (Apple) or Google Play Store (Android) on your device.
2. Search for Superior Credit Union.
3. Download the FREE Superior CU App to your mobile phone or other device.
4. Open the Superior CU App and register by clicking the REGISTER link at the bottom and following the prompts.



### E-STATEMENTS

#### ENROLL AND VIEW STATEMENTS

1. Log in to Online Banking or Mobile Banking.
2. Under the main menu, select STATEMENTS.
3. Toggle ENABLE ALL to enroll all of your accounts in E-Statements. Alternately, toggle each member account on or off as you wish.
4. Review and accept the terms and conditions. Select ACCEPT.
5. Enter your email address.

Your next monthly statement will be issued as an E-Statement. You will receive an email when it is ready to view.

## Superior Is First Ohio Credit Union to Open a State Linked Deposit Loan

Superior Credit Union is thrilled to be **the first Ohio credit union to open an Ag-LINK loan**. Credit unions first became eligible to participate in the linked deposit program offered by the state of Ohio in 2020.

A local farmer was the first Superior member to take advantage of this opportunity through Ag-LINK. He was able to significantly lower his loan rate.

“Superior is delighted to take part in both the Ag-LINK and GrowNOW programs,” said Keith Eiden, Vice President of Lending at Superior Credit Union. “Being able to offer our entrepreneurial members a lower loan rate will help stimulate the local economy and provide more value to our communities.”

Through **Ag-LINK**, (Agricultural Linked Deposit Program) for-profit farms headquartered in Ohio and with at least 51 percent of their operations in Ohio are eligible to apply for up to a 3% interest rate reduction on a loan of up to \$150,000.

To apply, a farmer must first apply for a loan through Superior Credit Union or another eligible financial institution. Once the loan is approved, the farmer and lender work together to complete the Ag-LINK application, which is forwarded to the Ohio Treasurer’s Office.

If accepted, the state purchases a certificate of deposit with the credit union, which pays the state a reduced interest rate. The savings is passed on to the farmer as a lower-interest loan for one year.

**GrowNOW** helps small businesses get started and expand by providing up to a 3% interest rate reduction on new or existing

small business loans up to \$400,000 for two years, with the opportunity for renewal.

An eligible business must have fewer than 150 employees, the majority of which are Ohio residents; be organized for profit; and have its headquarters

and a majority of its operating facilities in Ohio. For every \$50,000 borrowed, an applicant must create or retain one full-time or two part-time jobs.

As with the Ag-LINK program, an applicant must first obtain a small-business loan from a participating financial institution, then, with the lender, complete the GrowNOW application.

The ability to serve local entities like farmers and small business owners further empowers communities and aligns with the credit union philosophy of people helping people.

Interested members can visit the Small Business Center page at [www.SuperiorCU.com](http://www.SuperiorCU.com) to learn more.



..... Intro rate\*\* .....  
**0.99% APR**  
..... until 12/31/2021 .....

..... Rates as low as .....  
**3.00% APR**  
..... after intro period .....



\* Closing Costs are waived provided the following conditions are met: Member has an active checking account with direct deposit with Superior Credit Union, the loan or line of credit remains open for at least 2 years, and the loan or line of credit has a draw of at least \$10,000.

\*\* Introductory rate of 0.99% APR (0.00271% daily periodic rate) valid through December 31, 2021. Variable rates as low as 3.00% APR (0.00822% daily periodic rate) following intro period, based upon Prime Rate published in the Wall Street Journal minus a margin of (0.50%). Variable rate is subject to change monthly. Floor rate is 3.00% APR, maximum rate is 15.00% APR (0.041% daily periodic rate). Other rates available. Annual fee of \$25 will apply. Maximum loan-to-value is 85%.