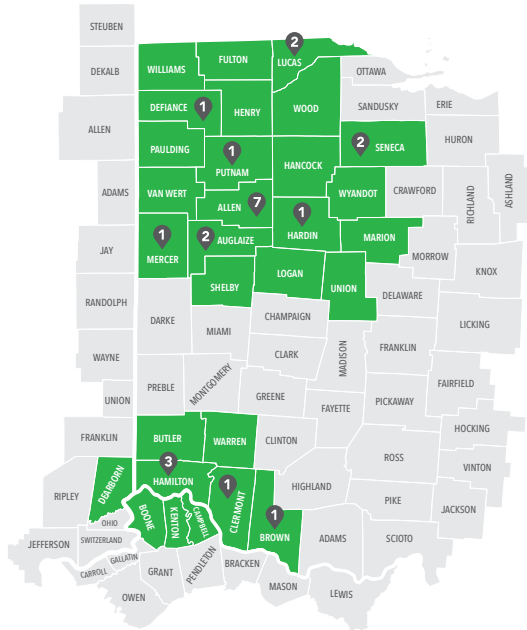


WE'RE GROWING! SUPERIOR ADDS NEW COUNTIES TO FIELD OF MEMBERSHIP. OPENS NEW BRANCHES IN DEFIANCE, TOLEDO.



22 locations to serve our members!

Superior Credit Union is cementing ourselves as your one stop for all financial products and services in Western Ohio. In February 2022, we added three new Ohio counties to our field of membership: Fulton, Warren and Williams. And in May, for the first time, we added four new counties that are outside the state of Ohio: Boone, Campbell, and Kenton counties in Kentucky and Dearborn County in Indiana. With the additions of these counties, anyone who lives in the Greater Cincinnati Tri-State Region is eligible for Superior’s Field of Membership.

Superior has one of the largest fields of membership in Ohio with 25 of the 88 counties, three counties in Northern Kentucky, and one county in Southeastern Indiana now eligible for Superior Membership.

Superior can accept new members from the following counties: Allen, Auglaize, Hardin, Putnam, Mercer, Van Wert, Shelby, Logan, Hancock, Brown, Clermont, Butler, Hamilton, Warren, Paulding, Defiance, Williams, Fulton, Henry, Lucas, Wood, Seneca, Wyandot, Marion, and Union in Ohio; Campbell, Kenton, and Boone Counties in Kentucky; and Dearborn County in Indiana.

And the fun doesn’t stop there! Our brand-new offices in Defiance (8959 State Route 66, Suite B) and Toledo (5642 Airport Highway) are now open.

“Defiance and Toledo are vibrant communities and we are thrilled to welcome some familiar faces to the industry at our newest locations,” said Phil Buell, President and CEO of Superior. “The Defiance branch is managed by Tyler Hamman. Michelle Zeedyk is available for all your Private Banking needs. And Cyndi Ensign joined Superior as the VP of Mortgage Origination. Laura Kline serves as the Vice President of Sales and Lending – North Region. The Toledo branch is managed by Jordan Tobias. Combined, they bring over 70 years of experience in the financial services industry.”

As the VP of Sales and Lending – North Region, Laura Kline oversees eight branches and many staff. With more than 23 years of financial experience, she is well-equipped to bring Superior to Defiance and a new branch to the Toledo market.

“I have been looking forward to opening our new locations since I joined Superior last August,” said Kline. “We are excited to bring our full suite of financial products and services to both areas. Our goal is to provide our members with great service at the most convenient locations and our Defiance and Toledo branches are excellent examples of that.”



We will celebrate the grand opening and ribbon cutting of the new, full-service office in Defiance on Thursday, July 28th at 12 Noon. We hope to see you all there!

Stay tuned for the Grand Opening celebration of our Toledo office on our Facebook page and via email.

SUPERIOR FOUNDATION AWARDS \$32,000 IN SCHOLARSHIPS TO MEMBERS

The Superior Foundation has awarded 32 scholarships for the foundation's fourth 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 2022 SCHOLARSHIPS WERE AWARDED TO:

Ella Atkinson, Shawnee High School – Kent State University
Mallory Austin, Allen East High School – Wittenberg University
Seaira Ball, Bath High School – Ohio Northern University
Madeline Brinkman, Lima Central Catholic School – University of Dayton
Madison Downing, Shawnee High School – Point Park University
Eric Eickenhorst, Goshen High School – Ohio University
Joshua Hrycko, Coldwater High School – Wright State University
Will Kaufman, Ottawa Glandorf High School – University of Toledo
Megan Ketner, Ottawa Glandorf High School – University of Findlay
Derek Koehlinger, Allen East High School – Ohio University
Jessica Kreais, Hopewell-Loudon High School – Ohio Northern University
Emma Krebs, West Clermont High School – The Ohio State University
Anna MacLennan, Anderson High School – Harvard College
Anna May, Delphos St. John's High School – Rhodes State College
Ashton Moore, Delphos Jefferson – University of Findlay
Breonna Myers, Shawnee High School – University of Northwestern Ohio
Kylie Peck, Miller City High School – Bowling Green State University
Emma Rex, Wapakoneta High School – Xavier University
Alexis Rickenbacher, Liberty Benton High School – University of Alabama
Lucas Rivera, William Henry Harrison High School – University of Cincinnati
Hailey Robey, Bath High School – Ohio Northern University
Kiret Sangha, William Mason High School – University of Cincinnati
Allison Schaufelberger, Van Wert High School – Wright State Lake Campus
Kara Schmidt, Columbus Grove High School – Ohio Northern University
Julia Shipman, Bath High School – The Ohio State University
Katherine Tefelski, Central Catholic High School – Walsh University
Riley Thobe, Anna High School – University of Findlay
Jonathan Waldmann, West Clermont High School – Miami University
Brittany Walterbusch, Coldwater High School – Miami University
Krista Walterbusch, Coldwater High School – Ball State University
Anna Walters, Walnut Hills High School – University of Cincinnati
Kamryn Wurth, Kalida High School – Bowling Green State University

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 2023 will be available on the credit union website on or about February 1, 2023. Applications for the next scholarship award cycle will be due April 1, 2023.

SUPERIOR FOUNDATION TO HOST GOLF OUTING FUNDRAISER

The Superior Foundation is excited to announce the second annual Golf Outing will be held on Monday, September 12 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.

Questions? Contact Kelsey Joseph at 419.879.3492 or 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.

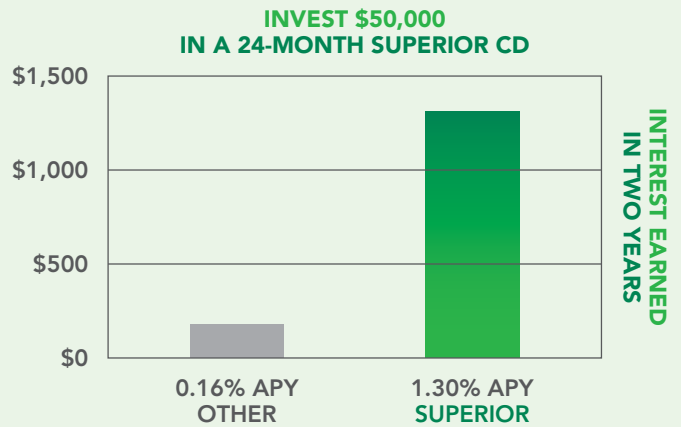
Superior Credit Union expressly prohibits any form of workplace harassment based on race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, genetic information, disability, or veteran status. All employees are expected to comply with this Equal Employment 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.

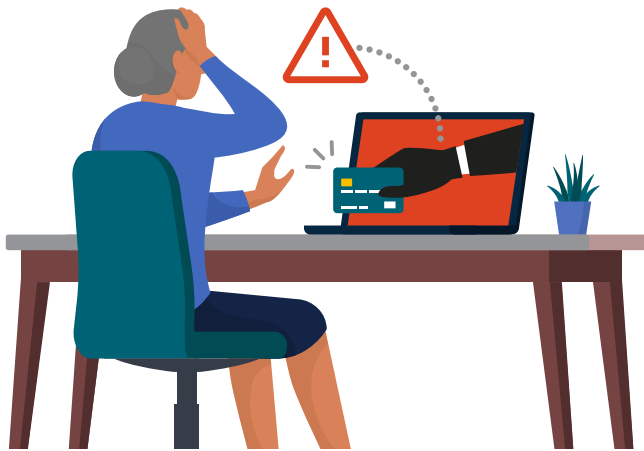
IT PAYS TO BANK AT SUPERIOR: DEPOSIT RATES ARE ON THE RISE!

Temperatures are on the rise – and so are Certificate of Deposit (CD) and Savings Account rates at Superior! Our deposit rates are significantly better than the average bank. To prove it, look at the comparison between a Superior rate and an average bank rate. If you invested \$50,000 in a 24-month Superior CD at 1.30% APY, you would earn \$1,308.45 in interest over the life of your CD. If you invest the same \$50,000 into the other financial institution's 24-month CD at 0.16% APY, you will only earn \$160.13 in interest in two years.

Our Percy Pig Kids Club CD is a great way to set your kids up for financial success! These CDs only require \$100 to open and currently earn 1.15% APY. And these CDs allow for regular deposits. So, the CD amount and interest earned grows as your child does. Only a parent or guardian has access to make withdrawals from this account, so no unauthorized withdrawals can happen without your permission.



***If you're interested in opening a CD,
you can stop in one of our many branches
or you can open a CD online!***



KEEP YOUR ACCOUNTS SAFE FROM SCAMMERS

With the increasing reports of scammers attempting to impersonate Superior and other financial institutions, we wanted to provide some important clues to identify scams and keep your account and information safe:

1. Never feel pressured to give information (such as your account or card number) over the phone, especially if the call was unexpected. Scammers may try to use calls, texts, and emails to impersonate Superior member service.
2. Trust Superior-owned channels. Always go through the Superior app or website when seeking member support.
3. Be wary of false urgency. Scammers may try to create a sense of urgency to persuade you to do what they're asking. Be wary any time someone tries to convince you that you must act now.
4. If you're ever unsure, it's safest to end the call/chat and reach out directly to member service through the Superior app or website or call 877.717.2271. We are here to help!

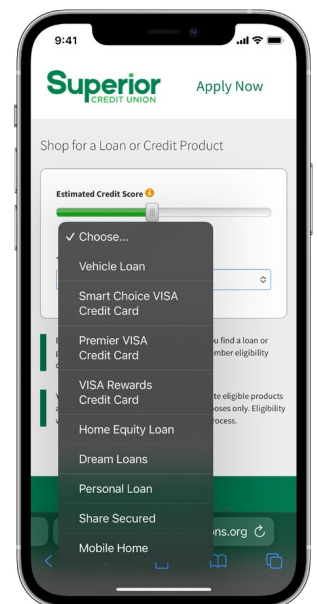
INSTRUCTIONS: APPLYING FOR A SUPERIOR LOAN ONLINE

Find step-by-step instructions below to apply for a loan online:

SUPERIOR MEMBERS: Login to online banking or the Superior app to have your information pre-filled! Click on More Services and "Apply for a Loan". Then skip to Step 3!

1. Visit www.SuperiorCU.com
2. Click on Loans and "Apply for a Loan"
3. Choose the Type of Loan you're applying for
4. Enter in the appropriate loan information
 - If seeking pre-approval, simply estimate your loan amount.
5. Sign in or register
6. Complete your membership information
7. Confirm your loan selection
8. Complete loan application
9. Verify your identity
10. And submit your application!

A Superior Financial Service Representative will be in touch with you in 1-2 business days to verify your loan application and get you started.



PAY FOR GAS, GET CASH BACK!

Get **5% Cash Back** on
Gas this Summer with a
Superior Credit Card!*

1% Cash Back on All
Additional Purchases!

Apply online:
[SuperiorCU.com](https://www.SuperiorCU.com)



#SuperiorSavings

Superior
CREDIT UNION



[SuperiorCU.com](https://www.SuperiorCU.com)



Toll Free: 877.717.2271

NMLS #746357



*All VISA loans subject to credit approval. Rates based on individual credit. 5% cash back on gas available June 6, 2022 – September 6, 2022 for Superior VISA Rewards Credit Card holders only. Maximum cash back is \$150 per VISA Rewards Account. Current rate for VISA Rewards is 16.00% APR (Prime plus 12.00%). Prime Rate used to calculate variable rates refers to highest prime rate published in WSJ's Money Rates table. Minimum finance charge of \$0.50. Balance transfer fee of 3.00% of the amount transferred or \$5.00 minimum. Late payment fee of \$25.00 for all late payments. To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.