

Superior CREDIT UNION

Quarterly Newsletter | January 2020

A Note From Our CEO

Thank you for being a member and welcome to 2020! Over the past decade, much has changed at Superior. New branches were added in St. Marys and Kenton, Ohio. Other credit unions in Fostoria, Tiffin, Coldwater, Cincinnati, Amelia, and Toledo joined with Superior. The past decade has witnessed significant growth for your credit union.

Although we have observed visible changes to Superior, the primary development the past 10 years is the digital and mobile revolution. Today, cellphones are part of our daily lives. We rely on them for instant communication, information, and entertainment. Looking back to 2010, not many members owned a smartphone. Little did we understand when the iPhone was first released in 2007 how it would forever change Superior's ability to provide member service. Today, Superior provides many products and services directly to our members via their phone. There is no need to visit our branches weekly to perform routine transactions. Members can review their accounts, make deposits, pay bills, or chat with the credit union directly from their phone.

As Superior has added new technology and branches the past 10 years, we remain focused on serving our members. Let's take a moment and reflect on some highlights from the past few years.

The Value of Membership (Fees Remain the Same)

Freeze the fees!!! While airlines, utility companies, and other financial providers seek to find new fees to increase profits, Superior froze deposit fees once again last year. For the 17th consecutive year, our overdraft fee remained at \$20.00 - saving our members over \$1.5 million in overdraft fees compared to the peer average. Our remaining deposit fees also remained unchanged, continuing to save members additional money. Superior strives to maintain a low fee structure to create value for our members. Recent studies show only 20 percent of financial institutions still offer free checking. Superior is one of the few financial institutions that offers free checking as a member benefit. We look forward to providing fee-free checking again in 2020.

Membership Doubles in 10 Years

	December 31, 2009	December 31, 2019
Members	44,000	94,000

For Superior, there are several keys to success. An important key to success is membership growth. We like to ask if new members are joining the credit union or leaving the credit union. Over the past 10 years, the credit union has experienced rapid membership growth by attracting new members. For Superior, our numbers doubled in the past 10 years. In fact, our growth has been near the highest in the country, growing from 44,000 to 94,000 members over the past decade. In the next few years, we expect our membership to cross another milestone when we reach over 100,000 members.

Assets Break 1 Billion Dollars

Imagine employees at the Superior Coach factory in 1954 saving a few dollars together with each other every week. These early members planted the seeds of our present-day credit union. Over the next 65 years, one dollar became two, and two dollars became three. As the credit union continued to grow and add new members, new deposit dollars fueled the credit union growth. During this past year, Superior reached an important milestone when our assets surpassed ONE BILLION DOLLARS, making Superior the fifth largest credit union in Ohio. Quite an achievement for a credit union that started out in a school bus factory.

Dividends Increase

In addition to keeping low fees this past year, the credit union paid a record dividend of \$7 million back to members while maintaining some of the lowest loan rates in our markets. Superior works to control expenses so we can always return the best rates to our members.

Superior Named #1 Performing Ohio Credit Union

For the fourth straight year, Superior was named the top performing credit union in Ohio by financial analyst S & P Global. Each year, S & P Global reviews credit unions across the country and ranks them based upon asset quality, financial performance, and overall growth. Superior is proud to be listed as the #1 performing credit union in Ohio for the fourth consecutive year.



Safety and Soundness

Superior Credit Union's Board of Directors' number one responsibility is to protect your money and focus on safety and soundness. The best measure of safety and soundness is capital. Imagine capital as the money the credit union maintains in its savings account for a rainy day. Superior is one of the best capitalized credit unions in the country. Superior has \$143 million dollars in capital, which is 14 percent of its assets and twice the required amount to maintain by federal and state regulations. If a downturn in the economy occurs, Superior is well positioned to remain strong and support our members when they need it most.

A New Decade

What will 2020 bring? If the last few years are any indication, expect more technological advances and financial convenience. Every financial service Superior offers will be available at your fingertips. We are currently reviewing mobile and home banking vendors

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SuperiorCU.com



Phone: 877.717.2271

NMLS#746357



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for future enhancements. Superior's goal is simple: to provide all our products and services through our mobile application on your phone or device. We want the credit union to be available whenever you need us.

In 2020, Superior will also be upgrading our ATM fleet. We are installing Self-Service Individual Teller Machines (ITMs) which offer video teller-assisted transactions and self-service transactions. ITMs, fondly known as Stella The Teller, allow members to make withdrawals or deposits, cash checks, or transfer funds. Stella will be open extended hours for our members' convenience. We currently have ITMs available in our Cincinnati University Branch, our Lima St. Rita's Medical Center branch, and our Elida Road drive-thru. We will be deploying ITMs to additional locations in Lima, Perrysburg, Western Hills, and Wapakoneta.


Your Financial Wellness

Everyone is busy, and sometimes we put thoughts of our finances aside for another day. At Superior, one of our core values is to help members improve their financial well-being. Spending just 30 minutes with one of our financial associates may help you make lifechanging choices. Our staff understands budgeting, improving credit scores, saving for a home, planning for retirement, and more. We are here for you. Most importantly, we keep your best interest in mind and provide the advice that is best for you to help you build your financial future. Reach out and discuss your situation with one of our associates. Discussing your finances today could make a lifetime of difference tomorrow.

THANK YOU!!!

The Board of Directors and Superior staff enjoys serving you. Adding new members and opening new branches is wonderful, but helping each member have a bright financial future is the Superior difference. We want to provide our members with the financial tools and advice needed for success. Please reach out if you have ideas about how we can enhance the credit union. We are always searching for new ways to make your membership experience enjoyable. We understand and believe our financial cooperative is successful because of you.

Best Wishes for Prosperous 2020,



Phil Buell
President & CEO
pbuell@superiorcu.com

Tax Preparation Assistance

Superior will once again offer FREE Tax Preparation and E-Filing to our members with low to moderate income. Superior's tax prep sites will open the first week of February and remain open for 6-8 weeks depending on the needs of the taxpayers in our communities, as well as the availability of preparers. All tax preparation assistance is provided by certified Superior Credit Union employees and is done by appointment only; NO walk-ins. To see if you qualify for this service and to schedule an appointment, please call 419-879-4864 between 9 a.m. and 4 p.m. Monday through Friday. [Scheduling begins January 21](#). Appointments will be available at the following Superior locations: Delphos, Elida, Maumee, Ottawa, St. Marys, Sylvania, Tiffin, Wapakoneta, and Western Hills.

Annual Meeting, Board of Directors Election Notice

The Annual Meeting of Superior Credit Union is set for Wednesday, April 22nd at 6:00 P.M. at Apollo Career Center in Lima, Ohio. The purpose of the Annual Meeting is to receive and act upon the reports of the officers of the credit union, to announce the results of the election of directors, and to transact such other business as may properly come before this meeting. A total of three 3-year terms are up for election. Each term commences with the Annual Meeting on April 22, 2020. The Nomination Committee of Cheryl Lawson, Dave Watkins, and Dave Young have selected Kelley Recker, Greg Shrader, and Joe Patton to fill the board seats. In addition to these nominations by committee, individuals may seek nomination by a petition of the membership. In order to be nominated by petition, potential nominees must obtain 1% of the membership's signatures and complete the nomination application. The deadline for nominations by petition is February 6, 2019. There will be no nominations from the floor where there at least is one nominee for each position to be filled. For further information, members may contact Rachael Stir, General Counsel, at Superior Credit Union.

**NO DOWN PAYMENT?
— NO PROBLEM! —**

*First-time homebuyers can now earn
up to \$2,000 down payment assistance
on the purchase of your first home.*




SUPERIORFIRST
First-Time Homebuyer Down Payment Assistance Program

TRUTH IN SAVINGS - RATE & FEE SCHEDULE

The rates and terms applicable to your account at Superior Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 2/1/2020

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share/Savings Account	.100%/ .10%	Quarterly	Quarterly	Calendar Quarter	\$5.00	—	\$300.00	Daily Balance	Account transfer limitations apply
Share Club Account	.100%/ .10%	Quarterly	Quarterly	Calendar Quarter	—	—	\$300.00	Daily Balance	Account transfer limitations apply
CU Saves Share	.249%/ .25%	Quarterly	Quarterly	Calendar Quarter	—	—	—	Daily Balance	Account transfer limitations apply
CU Saves IRA Share	.150%/ .15%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
IRA Share/Savings Account	.449%/ .45% .598%/ .60% .747%/ .75%	Monthly	Monthly	Calendar Month	—	—	\$300.00	Daily Balance	—
Superior Money Max Account	1.195%/ 1.20% 1.294%/ 1.30% 1.393%/ 1.40%	Monthly	Monthly	Calendar Month	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer limitations apply
Standard Share Checking	0.00/0.00	—	—	—	—	—	—	—	—
Health Savings Checking Account	.449%/ .45% .598%/ .60% .747%/ .75%	Monthly	Monthly	Calendar Month	—	—	\$300.00	Daily Balance	—
iChecking Account	.399%/ .40% .499%/ .50% .598%/ .60%	Monthly	Monthly	Calendar Month	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	—
Basic Checking	0.00/0.00	—	—	—	—	—	—	—	—
Fresh Start Checking	0.00/0.00	—	—	—	—	—	—	—	—

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

- Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share/Savings, Share Club account, and CU Saves Share account the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking Account the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share/Savings and Share Club accounts are non Tiered Rate accounts. If your account balance is \$300.00 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The CU Saves Share and CU Saves IRA Share accounts are non Tiered Rate accounts. If your account balance is \$0.01 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The IRA Share/Savings account and Health Savings Checking Account are Tiered Rate accounts. If your account balance is from \$300.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Superior Money Max Account is a Tiered Rate account. If your account balance is from \$2,500.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The iChecking Account is a Tiered Rate account. If your account balance is from \$1,000.00 to \$9,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 and over the third Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends.** For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Savings, Superior Money Max Account, Health Savings Checking, and iChecking if you close your account before accrued dividends are credited, accrued dividends will not be paid and are forfeited.
- Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share/Savings, Share Club, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield for that period. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- Account Limitations.** For Share/Savings, Share Club, and Superior Money Max Account no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For CU Saves Share, CU Saves IRA Share, IRA Share/Savings, Standard Share Checking, and iChecking, and Health Savings Checking, no account limitations apply.

FEE SCHEDULE

Checking Account Fees

MemberPROTECT.....	\$3.95 per month
Overdraft fee.....	\$3.00 per item*
NSF fee.....	\$20.00 per item**
Courtesy Pay fee.....	\$20.00 per item*
Bill Payment NSF fee.....	\$35.00 per item
Basic Checking.....	\$2.00 per month
Fresh Start Checking.....	\$5.00 per month
Stop Payment fee.....	\$20.00 per request
Check Printing fee.....	Prices may vary depending upon style
Check Copy fee.....	\$5.00 per item
Non-Personal Share Checking Account Service fee.....	\$6.00 per month
Non-Personal Premium Checking Account Service fee.....	\$6.00 per month

Other Service Fees (applicable to all accounts)

Account Reconciliation fee.....	\$15.00 per hour
Account Research fee.....	\$15.00 per hour
Statement Copy fee.....	\$1.00 per copy
Deposited Item Return fee.....	\$10.00 per item
Wire Transfer (incoming) fee.....	\$15.00 per transfer
Wire Transfer (outgoing) fee.....	\$15.00 per transfer
Wire Transfer (foreign) fee.....	\$35.00 per transfer
Money Order fee.....	\$1.00 per money order
Inactive Account fee.....	\$5.00 per month after two (2) years***
Account Closure fee.....	\$25.00 if closed within 90 days of open
Foreign Check Collection fee.....	\$10.00 per item
Teller Check fee.....	\$2.00 each check
Fax fee.....	\$3.00, limit 4 pages
Tax Levy Processing fee.....	\$25.00 per order
Garnishment Processing fee.....	\$25.00 per order
Collection fee.....	\$10.00 per item
Card Replacement fee.....	\$5.00 per card
Payment by Phone.....	\$2.95 per payment
Checking below min Bal.....	\$5.00 per month
Return Mail fee.....	\$5.00 per return
Deposit Verification fee.....	\$5.00 per request
Share minimum balance fee.....	\$5.00 per month
Reloadable Debit Cards.....	\$4.95 per month

Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer fee.....	\$0.50
ATM Overdraft fee.....	\$10.00
ATM Transfer fee.....	\$3.00
Phone Payment (TEL).....	\$2.95
Preauthorized EFT NSF fee.....	\$20.00
Preauthorized Overdraft EFT Transfer fee.....	\$3.00

Safe Deposit Box Fees

Annual Rental	
Size	Fee
3 x 5.....	\$15.00
3 x 10.....	\$25.00
4 x 5.....	\$15.00
5 x 5.....	\$20.00
5 x 10.....	\$35.00
10 x 10.....	\$35.00
Drilling of Box fee.....	\$275.00

Credit Union Membership

Membership Share: \$5.00 par value

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts please call the Credit Union.

*Fee applies when overdraft is created by check, ATM withdrawal, or other electronic means.

**Item is each time there is a presentment for payment. One charge may be presented for payment multiple times and is an item each time.

*** Fee applies to memberships that are inactive for 24 months or more and have an actual balance of less than \$100.

TRUTH IN SAVINGS - BUSINESS RATE & FEE SCHEDULE

The rates and terms applicable to your account at Superior Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 2/1/2020

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Business Standard Checking Account	0.00/0.00	—	—	—	—	—	—	—	—
Business Premium Checking Account II	0.00/0.00	—	—	—	—	—	—	—	—
Business Premium Checking Account III	0.00/0.00	—	—	—	—	\$10,000	—	—	—
Business IOLTA Checking Account	0.250%/0.25%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
Business iChecking Account	0.250%/0.25% 0.349%/0.35% 0.499%/0.50%	Monthly	Monthly	Calendar Month	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	—
Business moneyMAX Money Market Account	0.995%/1.00% 1.243%/1.25% 1.490%/1.50%	Monthly	Monthly	Calendar Month	\$100,000.00	\$100,000.00	\$100,000.00	Daily Balance	Account transfer limitations apply

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period.

For Business IOLTA Checking Account the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors.

For Business iChecking Account the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

The Business iChecking Account is a Tiered Rate account. If your account balance is from \$1,000.00 to \$9,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 and over the third Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The Business Money max Account is a Tiered Rate account. If your account balance is from \$100,000.00 to \$249,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$250,000.00 to \$499,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$500,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. The Business iChecking, Business IOLTA, and Business moneyMAX Account will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Business iChecking, Business IOLTA, and Business moneyMAX Account if you close your account before accrued dividends are credited, accrued dividends will not be paid and are forfeited.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business iChecking and Business moneyMAX Account there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield for that period. For Business iChecking and Business moneyMAX Account using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Business Standard Checking, Business Premium Checking Account II, Business Premium Checking Account III, Business IOLTA Checking, and Business iChecking, no account limitations apply.

For Business moneyMAX Account no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

FEE SCHEDULE

Checking Account Fees

Overdraft fee	\$3.00 per item*
NSF fee	\$20.00 per item**
Courtesy Pay fee	\$20.00 per item*
Stop Payment fee	\$20.00 per request
Check Printing fee	Prices may vary depending upon style
Check Copy fee	\$5.00 per item
Non-Personal Share Checking Account Service fee	\$6.00 per month
Non-Personal Premium Checking Account Service fee	\$6.00 per month

Other Service Fees (applicable to all accounts)

Account Reconciliation fee	\$15.00 per hour
Account Research fee	\$15.00 per hour
Statement Copy fee	\$1.00 per copy
Deposited Item Return fee	\$10.00 per item
Wire Transfer (incoming) fee	\$15.00 per transfer
Wire Transfer (outgoing) fee	\$15.00 per transfer
Wire Transfer (foreign) fee	\$35.00 per transfer
Money Order fee	\$1.00 per money order
Inactive Account fee	\$5.00 per month after two (2) years***
Account Closure fee	\$25.00 if closed within 90 days of open
Bill Paying Service fee	\$1.25 per item
Foreign Check Collection fee	\$10.00 per item
Teller Check fee	\$2.00 each check
Fax fee	\$3.00, limit 4 pages
Tax Levy Processing fee	\$25.00 per order
Garnishment Processing fee	\$25.00 per order
Collection fee	\$10.00 per item
Replacement Member Card	\$5.00 per card
Premium Checking II below Minimum balance	\$20.00 per month
Premium Checking III below Minimum balance	\$40.00 per month
Business iChecking below Minimum balance	\$10.00 per month
Return Mail Fee	\$5.00 per return
Deposit Verification fee	\$5.00 per request
Business Standard Checking deposit Item fee	\$0.20 per item in excess of monthly allowable items
Business Premium Checking II deposit Item fee	\$0.20 per item in excess of monthly allowable items
Business Premium Checking III deposit Item fee	\$0.20 per item in excess of monthly allowable items
Business iChecking deposit Item fee	\$0.20 per item in excess of monthly allowable items

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