

BI-ANNUAL Newsletter

Superior
CREDIT UNION

JULY 2023

Simply Superior!

EXCITING UPDATES FROM YOUR CREDIT UNION.



Coming Soon! VAN WERT BRANCH



HTM Merger TROY BRANCH

For almost 70 years, Superior has been providing financial services for members. From one branch office to 24, we continue to pride ourselves on superior member service and products suited to your individual needs.

The **mission** of Superior Credit Union is to build trusted relationships by delivering personalized financial solutions. We also pledge to fulfill the following commitments to our members:

- We promise to simplify your life
- We promise to work in your best interest
- We promise to help you build your financial future
- We promise to provide products and services relevant to your needs
- We promise to protect your privacy

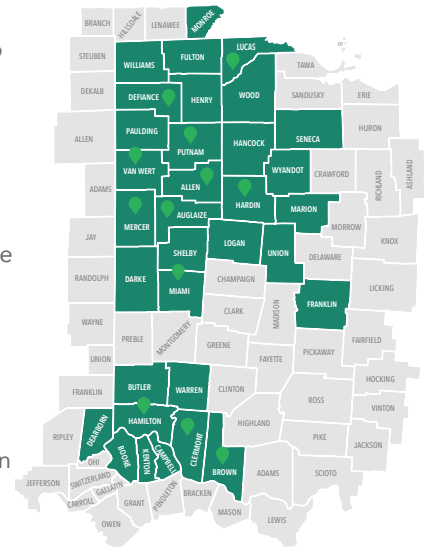
As part of our mission, we have been working hard on a lot of exciting updates to better serve you!

We revamped our VISA Rewards Credit Card program to offer 1.5% cash back on all purchases, as well as quarterly 2% cash back categories. From July 13 to October 12, cardholders will earn 2% cash back on gas. If you do not already have a Superior Credit Card, you can apply online at SuperiorCU.com or visit your local branch.

We also upgraded our iChecking account! iChecking is our interest-bearing checking account. Members only need to hold a minimum of \$2,500 in their account to start earning great rates. Current iChecking accounts are earning up to 3.00% APY. There is no monthly fee unless your average daily balance falls below \$1,000. You can open an iChecking account online or at your local branch.

Finally, we are opening two brand new offices in the coming months: at 202 Towne Center in Van Wert will be in August of 2023 and 413 Apollo Drive in Wapakoneta in spring of 2024! Both offices will utilize our new interactive teller machines to better serve members.

Stay tuned for opening dates and Grand Opening celebrations at both our Van Wert and Wapak offices on our Facebook page and via email.



Thank you for allowing us to serve 102,000 of you in 33 counties now and into the future!



SuperiorCU.com



NMLS #746357



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SUPERIOR FOUNDATION AWARDS \$30,000 IN SCHOLARSHIPS TO MEMBERS

The Superior Foundation has awarded 30 scholarships for the foundation's fifth 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 allows 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 2023 scholarships were awarded to:

Lauren Bartlett, Kenton - Ashland University
Kaden Brackman, St Marys - Wilmington College
Noah Brown, Allen East - Ohio Northern University
Lucille Deters, Bath - Ohio Northern University
Madison Downing, Shawnee - Point Park University
Ryan Hefner, Shawnee - University of Toledo
Grace Hoffman, Ottawa Glandorf - University of Findlay
William Kaufman, Ottawa Glandorf - University of Toledo
Megan Ketner, Ottawa Glandorf - University of Findlay
Emma Krebs, West Clermont - The Ohio State University
Jaden Lehman, Ottawa Glandorf - University of Toledo
Ryan Lucke, Kalida - University of Toledo
Anna MacLennan, Anderson - Harvard College
Erika Moenter, Delphos St Johns - Wright State University
Ashton Moore, Delphos Jefferson - University of Findlay
Taylor Morris, Shawnee - University of Dayton
Dana Prenger, Minster - Bowling Green State University
Emma Rex, Wapakoneta - Xavier University
Alexis Rickenbacher, Liberty Benton - University of Alabama
Brianna Ridenour, Shawnee - The Ohio State University
Abigail Roberts, Western Brown - Mount Vernon Nazarene University
Ellen Schloemer, St Marys Memorial - The Ohio State University
Mitchel Schroeder, Ottawa Glandorf - The Ohio State University
Chloe Schroeder, Ottawa Glandorf - The Ohio State University
Samantha Sutton, Wapakoneta - University of Toledo
Kaelan Swallow, Shawnee - Cedarville University
Jonathan Waldmann, West Clermont - Miami University
Brittany Walterbusch, Coldwater - Miami University
Rachel Wenning, Coldwater - Miami University
Reece Wheeler, St Marys Memorial - 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 2024 will be available on the credit union website on or about February 1, 2024. Applications for the next scholarship award cycle will be due April 1, 2024.



SUPERIOR FOUNDATION TO HOST GOLF OUTING FUNDRAISER

The Superior Foundation is excited to announce that its 3rd Annual Golf Outing will be held on Monday, September 11 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, 419.879.3492, 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.

Superior

CREDIT UNION

DOES YOUR CHECKING ACCOUNT EARN

We welcome all current and new members to make the most of their savings. As your local credit union, we promise to make your money work for you, no gimmicks. Join us and see what our iChecking Account can do for you. Enjoy a great rate of

4.00% APY

*INTRO RATE SPECIAL

After the intro period, earn up to **3.00%** APY

*NEW iChecking Accounts ONLY. 4.00% APY available through September 30, 2023. Minimum \$1,000/month direct deposit required to receive special rate. APY = Annual Percentage Yield. Minimum balance to open iChecking account is \$2,500.00. Dividends compounded and credited monthly. Balance method based on average daily balance. If 30-day average balance falls below \$1,000.00, a fee of \$5.00 will be assessed to member.

Tap into Contactless Cards.

fast. convenient. safe.



All New
DEBIT AND
CREDIT CARD
STYLES!



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. Be cautious of payment requests** via wire, gift cards or crypto currency to people or organizations you haven't met in real life.
- 5. 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!

Always report suspected fraud so we can keep our members safe!

Don't Fall For

Bait + Switch!



NATIONAL BANK

Term	Interest Rate	APY*
3 Months	0.05%	0.05%
6 Months	0.10%	0.10%
12 Months	0.10%	0.10%
18 Months	0.10%	0.10%
24 Months	0.10%	0.10%
36 Months	0.10%	0.10%
48 Months	0.10%	0.10%
60 Months	0.10%	0.10%

SUPERIOR CU

Term	Interest Rate	APY*
3 Months	3.211%	3.50%
6 Months	3.455%	3.75%
12 Months	3.698%	3.85%
18 Months	3.796%	3.95%
24 Months	3.893%	4.00%
36 Months	3.941%	4.05%
48 Months	3.990%	4.10%
60 Months	4.038%	4.15%

After the National Bank's "special", you'll be rolled into a CD paying 37 times LESS than a traditional Superior CD.

11 MONTHS

5.00%

SPECIAL RATE "BAIT"

0.10%

AFTER PROMO "SWITCH"



Open a Superior CD:
The Best Rates for
Anyone, Anytime.

VISIT US
ONLINE
AT:

SuperiorCU.com



NMLS #746357



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CREDIT UNION

Rates for "National Bank" come from <https://www.huntington.com/Personal/savings-cds-overview/certificates-of-deposit> as of 6/5/2023. *APY = Annual Percentage Yield. Minimum balance to open Superior share certificate is \$1,000.00. Rates effective as of 7/1/2023. Dividends compounded quarterly. 180-day penalty for early withdrawal.