

Superior CREDIT UNION

Quarterly Newsletter | July 2018

Member PROTECT Makes it Simple to Keep Your Family Finances Safer

IDProtect® helps to better protect you for any identity fraud event, financial or otherwise, anywhere in the world even if the event has nothing to do with your account at Superior Credit Union.



IDProtect is a personal identity theft protection service available to the primary account owner plus one (1) joint account owner.

- **Single Bureau Credit File Monitoring²**
Daily credit file monitoring and automated alerts of key changes to your Experian® credit report.
- **Single Bureau Credit Report²**
Request an updated credit report twice a year.
- **Credit Score²**
Receive a new single bureau credit score with your credit report. Credit Score is a VantageScore 3.0 based on Experian data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.
- **Identity Monitoring²**
Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with your initial scan following account opening and monthly after that. If your scan reflects a high risk score, you will be notified.
- **Identity Theft Expense Reimbursement Coverage**
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your identity is restored.

- **Debit and Credit Card Registration**
Register your credit, debit, and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (Registration of cards required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**

Member **PROTECT**

IDProtect®

- Identity theft monitoring and resolution service¹
- Includes Credit File Monitoring², Credit Report², Identity Theft Expense Reimbursement Coverage³ and Resolution Service, and more. (See reverse for more details.)

Cellular Telephone Protection³

- Cellular phone bill must be paid using an eligible Superior Credit Union account
- Covers first four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$400 per claim
- \$50 deductible per claim

Only \$2.95 per month when you sign up in July or August!

All for only ~~\$3.95~~ per month!

1. IDProtect service is a personal identity theft protection service available to primary account owner plus one (1) joint account owner.

2. Please refer to the Terms & Conditions of MemberProtect for complete details regarding activation and access to the benefits and services.

3. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the insurance document. Guide to Benefit and/or insurance document is available online

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.



SuperiorCU.com



Phone: 877.717.2271



Superior Receives Another National Ranking - Named to Top 200 Healthiest Credit Unions

DepositAccounts.com has released its list of the 2018 Top 200 Healthiest Credit Unions in America. **Superior Credit Union ranked #72 on the list, up from #92 in 2017.** We are one of only



four Ohio credit unions to make the list. Superior also received an incredible "A+" health rating in the 2018 DepositAccounts financial health study, making us one of the healthiest NCUA-insured credit unions in the United States.

"It's an honor and we're again thrilled to be acknowledged at a national level for the solid financial stability of our member cooperative," said Phil Buell, President & CEO, Superior CU. "This honor exemplifies the commitment we have to deliver vibrant financial services to our members, it's also recognition for the fiscal achievement and diligence of our members themselves. Together, we form a very strong and successful cooperative."

DepositAccounts.com evaluates the financial health of over 11,000 banks and credit unions in the United States once per quarter. To determine bank ranking and recognition, DepositAccounts.com grades each institution on a number of factors, including capitalization, deposit growth, and loan-to-reserve ratios.

"We believe it is important to give consumers a way to evaluate the financial health of their institutions," said Ken Tumin, founder of DepositAccounts.com. "Our list empowers consumers to make informed decisions when selecting a financial institution."

To see more details regarding Superior's financial health visit <https://www.depositaccounts.com/banks/superior-cu.html>. For a complete listing of the 2018 Top 200 Healthiest Credit Unions in America, visit <https://www.depositaccounts.com/banks/health.aspx>.

This is the second national ranking for Superior this year. Superior was also named the #4 Best-Performing Credit Union in the U.S. by S&P Global Market Intelligence.

Questions? Just Ask our Call Center!

Our Call Center staff is highly trained and ready to answer all of your questions. Hours are weekdays 7:00 AM - 7:00 PM, and Saturday 9:00 AM - 12 Noon. The 24-hour automated system also allows members to find answers to many questions on their own. Call us toll-free at 877.717.2271. To chat securely online or send us a secure email, simply log in to Online Banking at SuperiorCU.com.

New Facility Now Open in Coldwater

The ribbon is cut and we are open for business at our new full-service office and drive-thru in Coldwater. Community members, local and state officials, and staff members celebrated the Grand Opening on Friday, June 8. Attendance was overwhelmingly positive throughout the entire day and we enjoyed visiting with the many Coldwater residents who stopped by to see the new facility.



The new office is located at 950 W. Main Street, and will be managed by Mercer County native, Kerri Lauber. Kerri is a graduate of Wright State University and has over 20 years of experience in banking and consumer lending.

Credit Union Board Designates \$50,000 to Support First-time Homebuyers

For most members, one of the largest assets they will ever purchase is their home. At the same time, one of the largest hurdles is often saving the down payment. To address this issue, the Board of Directors of Superior Credit Union has set aside \$50,000 to support first-time homebuyers.

This program, Superior First, offers grants to fund down payments and closing costs incurred during the purchase of a first home for low and moderate income homebuyers. Homebuyers can earn up to \$2,500 down payment assistance on the purchase of their first home when they finance with Superior CU.

"These funds have been set aside specifically to help create home ownership opportunities for our members" said Phil Buell, President & CEO of Superior CU. "We believe home ownership is important to our community and we are committed to helping individuals realize the dream of owning their first home".

The #1 mortgage lender in West Central Ohio wants to help you become a home owner! For more information about this exciting program, contact a Mortgage Lender at Superior Credit Union.

Paying for College Responsibly

At Superior Credit Union, we offer great financial products and services to meet the unique needs of our members. That's why we've partnered with Sallie Mae to offer the Smart Option Student Loan, the Sallie Mae Parent Loan, and Sallie Mae's suite of graduate loans.

All loans offer multiple repayment options and benefits:

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options
- Borrow up to 100% of the school-certified cost of attendance



Loans for undergraduates, graduate students, and parents

- **Smart Option Student Loan® for Undergraduate Students:** Choose from multiple repayment options.
- **Graduate loans from Sallie Mae:** This suite of loans to pay for expenses included in your school's cost of attendance is designed for specific master's, doctoral, and professional programs, including medical, dental, MBA, law, health professions, and other graduate degrees.
- **Sallie Mae Parent Loan:** Give the gift of education to your student with a loan in your own name.

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Applying is easy

It only takes about 15 minutes to apply and get a credit result. To find out more or apply, visit us online at SuperiorCU.com. For more information or to apply visit SuperiorCU.com or call 877-717-2271.

* Superior CU is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

Get a \$100 Cash Reward for Every New Line You Switch to Sprint



It's summer lovin' for Superior Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- \$100 cash reward for each new line activated with Sprint.*
- \$50 loyalty cash reward every year for each line activated or transferred.*
- Current Sprint customers receive a \$50 cash reward for lines transferred into the program.*
- 25% discount on eligible accessories.

**Three lines total, including all activated and transferred lines.*

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account.

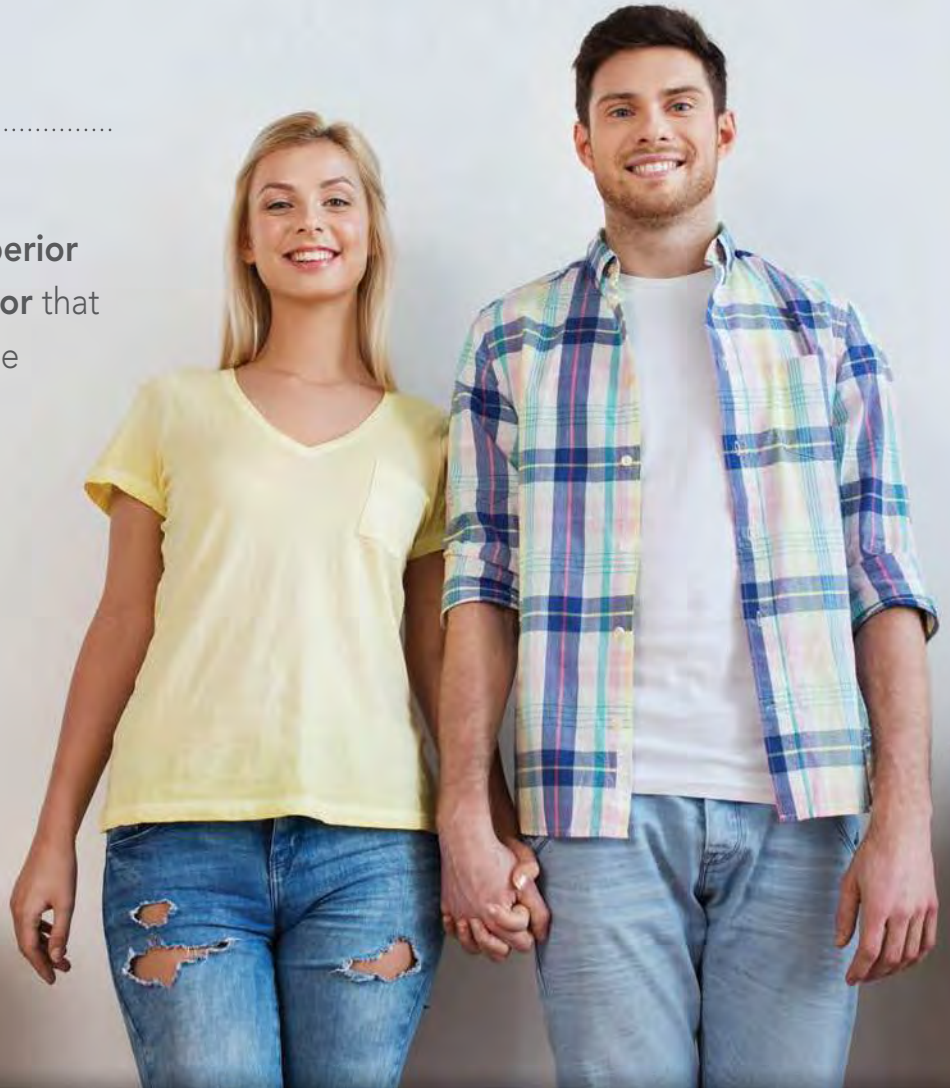
Make summer picture-perfect with a new phone and a \$100 cash reward! It's just one more benefit of credit union membership.

No Down Payment? No problem!

First-time homebuyers can now earn up to \$2,500 down payment assistance on the purchase of your first home.

How it works:

1. Find the home of your dreams.
2. Once under contract, tell your **Superior Credit Union Mortgage Originator** that you would like to apply for first-time homebuyer down payment grant.
3. **Close on your home!**



Superior

CREDIT UNION

APPLY
ONLINE
AT:

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



Toll Free: 877.717.2271

NMLS #746357



First-time homebuyers are eligible for down payment assistance equal to 5% of the purchase price (maximum award of \$2,500.00). First-time homebuyer is defined as an individual or household who has not owned a home during the three-year period prior to the purchase of a home or an individual who is a displaced homemaker but owned a home with his or her spouse or resided in a home owned by the spouse while a homemaker. First-time Homebuyer funds must be repaid, according to a graduated repayment schedule, to Superior Credit Union in the event Homebuyer does not own and reside in the home for a five-year period following receipt of the funds, or refinances in the five year period following receipt of the funds must also repay the funds. Superior Credit Union will include specific language with the Deed and/or Mortgage referencing the first-time homebuyer funds, and obligations upon receipt thereof, which may increase the recording fees owed by homebuyer at closing. Homebuyer should contact Superior Credit Union with specific questions regarding this program. Superior first-time homebuyer program cannot be used in conjunction with any other "community second" down payment assistance programs. Homebuyer must meet all other qualifications for a mortgage loan and are not guaranteed to qualify for a mortgage. Minimum credit score 680. Eligible income not to exceed 100% of County median. Must contribute at least 2% of purchase price of own funds and cannot be receiving cash back at closing.