

Superior CREDIT UNION

Quarterly Newsletter | April 2019

Student Credit Union Branch Opens in Bath High School

Superior Credit Union is proud to announce the opening of a branch in Bath High School, Lima. The Grand Opening and ribbon cutting by the Lima Allen County Chamber of Commerce was held on Friday, March 22. This branch is the second student credit union branch for Superior CU. The other student branch is located at West Clermont High School in Batavia.



Bath students, under the supervision of a Bath Faculty Adviser and Superior CU liaison, will operate the branch. Student employees gain hands-on experience on how to run a branch as they perform duties of the various positions available at a financial institution.

"We are excited to welcome the Bath Wildcat students, family, faculty, and staff to the Superior family," Kurt Neepser, Senior Vice

President, Business Development of Superior Credit Union, said. "Our goal with high school branches is to help students develop good financial habits, as well as identify and train the next generation of CU employees before they head off to college."

"This partnership with the Superior CU team will provide our high school students with opportunities to learn about financial responsibilities," added Brian Jesko, Bath High School principal. "It also allows our students who are operating the branch to gain valuable work experience as well."

Hours of operation are Monday through Friday during student lunch periods. Students and faculty members can access the Wildcats branch during this time, and a Superior ATM during school hours and school functions. The ATM is also available to the public during school functions.

Joe Laudick Promoted to VP, Northern Region

Superior Credit Union is pleased to announce the promotion of Joe Laudick to Vice President, Northern Region. This new position will be based out of our Ottawa office and oversee operations for six branches in Ottawa, Toledo, Tiffin and Fostoria.



Joe has worked for Superior Credit Union as a Financial Services Officer since 2007. He will continue to serve members from the Ottawa office. Joe is married and lives in Ottawa with his wife, Ann.

You Find It. We'll Finance It.

Rates as low as **3.39% APR***

*All loans subject to credit approval. Rates based on individual credit on any vehicle. 2016 or newer on 60 month or shorter term. Other rates and terms may apply.



Superior Running Series

Superior Credit Union is proud to announce the first ever Superior Running Series! The Superior Running Series is a connection between three local races in Allen, Van Wert, and Putnam Counties. The three races are as follows:

Bath Cross Country's Spring Fling

Sunday, April 7, 2019 at 2 PM
Ottawa Metro Park, Lima

Delphos Organ Donor Dash

Sunday, April 28, 2019 at 1 PM
Stadium Park, Delphos

Kalida Band 4 Miler

Saturday, May 11, 2019 at 9 AM
Four Seasons Park, Cloverdale



The series was created to promote and encourage residents to live active & healthy lifestyles. Each race benefits local organizations and charities in its respective community - Bath Cross Country, Lifeline of Ohio, and the Kalida Band. Registered series entrants who finish all three races will receive a free quarter zip jacket from Superior Credit Union.

Registration for the Running Series has closed for 2019, but all three individual races will accept runners up to the event date. Response to the Superior Running Series was very positive, and we anticipate that we will hold the series again next year!

Financial Education Events Provide Important Learning Opportunities for Students

Each year, Superior Credit Union hosts several Financial Education events for local students. Recent events were held at Fostoria High School and Ottawa-Glandorf High School for over 400 students.

The Real Money, Real World program offered through the OSU Extension Office uses hands-on experiences to help students learn about the costs of living on their own, making decisions, and evaluating the consequences of those decisions.



Students are assigned an occupation and family situation and then given a salary equivalent to the average monthly salary in their simulated occupation. They work through the reality experience of opening a checking and savings account, making consumer decisions, paying bills, writing checks, and balancing a checkbook. These activities are done as students spend their salaries for the necessities and luxuries they envision as part of their adult lifestyle—as well as paying taxes and saving for the future.

We couldn't provide this valuable learning experience without the help of our many member, employee, and community volunteers. A HUGE THANK YOU to all of our volunteers!

Members have more to love

Get a **\$100** cash reward for every new line activated with Sprint®. For a limited time, this offer is available on **unlimited lines!** It's our way of showing you unlimited love.

Visit LoveMyCreditUnion.org/Paul to learn more.



Proud Supporter of Cincinnati Zoo & Botanical Garden

Superior Credit Union is pleased to announce a partnership with the Cincinnati Zoo & Botanical Garden! Superior has signed on as the "Official Membership Sponsor" for the 2019-2020 season.



The Cincinnati Zoo & Botanical Garden is one of the oldest and most beloved non-profit organizations in the region and consistently rated the #1 attraction in Greater Cincinnati, Northern Kentucky, and Southeastern Indiana. The Cincinnati Zoo is heralded by MSN Travel as "one of the Top 10 Zoos to take your children to before they grow up" and rated one of the "Top 10 Zoos in the Country" by Zagat, Frommers, and Child and Parent magazines.

Deposit Rates

Rates effective 3-1-2019

Regular Share Certificates & IRA Certificates

TERM	APY*
3 months	1.30%
6 months	1.80%
12 months	2.10%
18 months	2.20%
24 months	2.40%
36 months	2.60%
48 months	2.75%
60 months	3.00%

Minimum balance to open share certificate is \$1,000.00. Dividends compounded quarterly. 180-day penalty for early withdrawal.

WealthBuilder / Percy Pig SuperSaver / Roth IRA Share Certificates

TERM	APY
12 months	2.10%

Minimum balance to open \$100.00. Requires direct deposit, payroll deduction, or automatic transfer of at least \$10.00/week.

moneyMAX Money Market Accounts

BALANCE	APY
\$0.00-\$2,499.99	0.00%
\$2,500-\$24,999.99	1.20%
\$25,000-\$99,999.99	1.30%
\$100,000 & Over	1.40%

Minimum balance to open moneyMAX account is \$2,500.00. Dividends compounded and credited monthly. Balance method based on average daily balance. Transfer limitations apply. Requires direct deposit or a Superior checking account.

iChecking Accounts

BALANCE	APY
\$0.00-\$999.99	0.00%
\$1,000-\$9,999.99	0.40%
\$10,000-\$24,999.99	0.50%
\$25,000 & Over	0.60%

Minimum balance to open iChecking account is \$1,000.00. 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.

*APY=Annual Percentage Yield

Sell & Save With Superior

SELL & SAVE!

Superior Credit Union members can list your home for sale with **Superior PLUS Realtors** and get a discount equal to 20% of your real estate commission.*

You could save hundreds...

Sale Price = \$100,000
 Your Superior PLUS Agent's commission = \$3,000
 Discount (equal to) x 20%
You SAVE \$600⁰⁰!

...or even THOUSANDS!

Sale Price = \$200,000
 Your Superior PLUS Agent's commission = \$6,000
 Discount (equal to) x 20%
You SAVE \$1,200⁰⁰!

Ready to sell your home? List with Superior PLUS Realtors and you could SAVE 20% on your real estate commission. Contact an agent at Superior PLUS Realtors to learn more!

**Member must have an active checking account and/or current mortgage loan with Superior Credit Union, Inc. to qualify for a discount equal to 20% of the real estate commission paid to Superior PLUS Realtors. This discount is only on the portion of commission earned by your Agent at Superior PLUS Realtors. Discount does not apply to the amount of commission split with other real estate brokerages in a dual agency transaction. This discount may not be combined with any other rebates or negotiated reduction in commission percentage. This will not affect the amount of commission earned by the buyer's Agent and will not reduce your Agent's income. Homeowner understands that participation in this discount program is completely optional and that they are able to withdraw from the discount program at any time prior to closing. Participation will not affect any rates, fees, or other costs associated with the sale of your home, or any other services provided by any affiliate of Superior Credit Union, Inc. Superior PLUS Realtors is an affiliate of Superior Credit Union, and Superior Credit Union may obtain a financial benefit from your use of these services.*

Annual Meeting, Board of Directors Election Notice

The Annual Meeting of Superior Credit Union is set for Wednesday, April 17th 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 17, 2019. The Nomination Committee of Ray Hughes, Jim Bacome, and Pam Shaw have selected Cheryl Lawson, Dave Young, and Dave Watkins to fill the board seats. There will be no nominations from the floor where there is at least one nominee for each position to be filled. All Superior Credit Union members are invited to attend this meeting.

Our **HOME EQUITY RATES**
Drill the Competition



..... *Intro rate*

2.49% APR

..... *until 6/30/2019*

..... *Rates as low as*

4.25% APR

..... *after intro period*

Superior
CREDIT UNION



SuperiorCU.com



Toll Free: 877.717.2271

NMLS #746357



* Introductory rate of 2.49% APR (0.00682% daily periodic rate) valid through June 30, 2019. Fixed rates as low as 4.25% APR (0.0116% daily periodic rate) following intro period, based upon Prime Rate published in the Wall Street Journal minus a margin of (1.00%). 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%.