

Superior CREDIT UNION

Quarterly Newsletter | October 2019

Superior Tops \$1 BILLION in Assets

On Friday, September 13, Superior achieved an impressive milestone in its history, reaching an asset size of \$1 billion. With 22 branches throughout Western Ohio and 95,000 members, Superior's growth has been on record pace in recent years.

From humble beginnings in 1954, when 20 employees of the Superior Coach Corporation signed a charter creating the Superior Coach Employees Federal Credit Union, to the nationally-ranked, billion-dollar credit union we know today - it is hard to dispute



that Superior has come a long way. Superior is now the 5th largest credit union in the state of Ohio.

Phil Buell, CEO, says, "A lot of work has gone into getting Superior to this point. We have a great team of employees and volunteers who make it happen every day. Thank you to all of our members for making Superior a 'Best in Class' credit union. Our growth and success is truly a team effort."

New Superior Branch in Cincinnati Makes Three

Superior has finalized the purchase of United Fidelity's Clifton branch. This new branch adds a third location for us in Cincinnati. Our new branch is located at 411 Ludlow Avenue. Welcome United Fidelity members!



CINCINNATI SUPERIOR BRANCHES

CLIFTON BRANCH

411 Ludlow Ave • Cincinnati, OH 45220

UNIVERSITY BRANCH

49 William Howard Taft Rd • Cincinnati, OH 45219

WESTERN HILLS BRANCH

6321 Glenway Avenue • Cincinnati, OH 45211

Add Your Superior Visa Card to Your Digital Wallet

Why fumble with cash or cards in the grocery store line when you can pay with your smartphone?



Superior Credit Union now provides another convenient and secure way to make purchases. Link your debit or credit card information to the Apple Pay™, Google Pay™, or Samsung Pay™ application and receive the same great benefits that come with your card, plus the convenience of a digital wallet. With a digital wallet, you can pay for purchases online and in

person from your smartphone. Convenient, easy, and secure, it's a great compliment to your Superior Credit Union accounts.



With Apple Pay, Google Pay, or Samsung Pay, none of your personal or card information is stored on your device. In the event your device is misplaced or stolen you can use the "Find my Phone"

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SuperiorCU.com



Phone: 877.717.2271

NMLS#746357



Home Sweet Home with The Mortgage Center at Superior

The Mortgage Lenders at Superior have been very busy lately! Check out just a handful of our recent closings!




Congrats to Rob & Rose Lotspeich on financing their new home with Kelly Vogt, one of our Mortgage Loan Originators in Cincinnati! Thank you to Realtor Erin Tarantino, Coldwell Banker West Shell, on teaming up with us to get the Lotspeichs to closing.




Congratulations to the Walters on the purchase of their new home with Toledo-Area Mortgage Originator, Fred Weber!



Congratulations to the Jensen family on the closing of their home loan with Katie Burgbacher, Mortgage Loan Originator. Many thanks also to their fabulous realtor, Judy Dickman, Superior PLUS Realtors.






Our HOME EQUITY RATES

Drill the Competition

Intro rate	Rates as low as
2.49% APR	3.25% APR
until 3/31/2020	after intro period

* Introductory rate of 2.49% APR (0.00682% daily periodic rate) valid through March 31, 2020. Fixed rates as low as 3.25% APR (0.0089% daily periodic rate) following intro period. Variable rates also available. Variable rates based upon Prime Rate published in the Wall Street Journal and are subject to change monthly. Floor rate is 3.00% APR, maximum rate is 15.00% APR (0.0411% daily periodic rate). Other rates available. Annual fee of \$25 will apply. Maximum loan-to-value is 85%.



Control Rising Medical Costs with a Health Savings Account

Health Savings Accounts (HSAs) let you control your health coverage and enjoy tax incentives as well. An alternative to traditional health insurance, an HSA is a savings product that allows you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

Who may open an account?

HSAs must be connected to a qualified High Deductible Health Plan (HDHP). Your plan may qualify as an HDHP if your deductible is at least \$1,400.00 annually for individual coverage and \$2,800.00 annually for family coverage (Maximum annual out-of-pocket expenses for the plan cannot exceed \$6,900.00 for individual or \$13,800.00 for family coverage).

For More Information

If you are considering setting up an HDHP for 2020, come to Superior for your HSA. It features:

- **NO enrollment fee**
- **NO monthly fee**
- **NO minimum balance or deposit**
- **FREE HSA debit card**
- **FREE online account access**
- **UNLIMITED check-writing**
- **Earn interest on your HSA balance beginning as low as just \$300.00**



Consider a Career in Real Estate with Superior PLUS Realtors!



Have you ever watched HGTV and said to yourself, "I could do that. I could sell real estate..."? Maybe you should explore working for Superior Plus Realtors!

If you dream about being your own boss, having a flexible work schedule, desire the potential for high income, and if you're a people person - you'll never feel more at home.

Now may be the time to start a new career as a real estate agent with Superior Plus Realtors. Call us today at 419-222-3040 to learn about our exciting opportunities.

Deposit Rates are Great!

Rates effective 3-1-2019

Regular Share Certificates & IRA Certificates

TERM	APY*
3 months	1.30%
6 months	1.50%
12 months	1.80%
18 months	1.85%
24 months	1.90%
36 months	2.10%
48 months	2.20%
60 months	2.40%



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	1.80%

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	1.00%
\$25,000-\$99,999.99	1.10%
\$100,000 & Over	1.25%

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.

*APY=Annual Percentage Yield

"Digital Wallet" continued from page 1...

or "Find My Device" feature to remotely lock, or even erase your phone before calling Superior to report the loss.

Using your digital wallet as payment is safe and secure, and is also backed by Visa's Zero Liability policy. Superior Credit Union will continue to monitor your transactions to help detect any fraudulent activity.



IMPORTANT SECURITY VERIFICATION STEP

After adding your Superior Visa card to your digital wallet you may get a notification at the end of the process to call our Member Service number 877-717-2271. Simply contact us to verify your info and you'll be all set.

Back-to-School means Back-to-Business at West Clermont!

As a new school year begins, so does a new year of operating the Wolves Branch at West Clermont High School in Batavia.

Superior has been a presence in West Clermont High School since their merger with Classic Federal Credit Union two years ago. West Clermont seniors, under the supervision of their Business Professionals of America Instructor, Becky Landen, 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.

Students are available to assist others with their financial needs and educate them on Superior's products and services. Superior's goal with high school branches is to educate students on the importance of their financial well-being with a more hands-on approach to managing their money. We anticipate that this program will promote smart saving and spending practices and lead students to long-term financial success.

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

Superior also has student branches located at Bath High School, Lima, and Wildwood Environmental Academy, Maumee.

Listen to our Podcast!

Let's Talk About Cents is the new biweekly podcast from Superior Credit Union. Superior employees Kelsey and Jodi will discuss a little bit of everything in the credit union and finance world from their unique perspectives as a millennial and a Gen-Xer, respectively. Listeners can submit questions and ideas for topics on the Superior Credit Union Facebook page.



Stay tuned for special guests and catch up on *Let's Talk About Cents* episodes on the iHeart Radio app!

Fun @ Financial Education Days

Superior was proud to host more than 500 students for our 14th Annual Financial Education Day held on September 24 at the UNOH Event Center.

Juniors & seniors from Bluffton, Delphos Jefferson, Delphos St. John, Elida, Lima Senior, Parkway, Perry, Spencerville and Temple Christian came together to budget real world finances, learn about credit and investments, and discuss picking a college.



We're so glad we can share our financial knowledge with so many of our local students! Thank you to the Allen County OSU Extension and UNOH for helping us coordinate this wonderful event.

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