

# BI-ANNUAL Newsletter

Superior  
CREDIT UNION

JANUARY 2025

## Why do members choose Superior?

This is a question we ask often. In today's financial marketplace, consumers have many options to choose from. There is an abundance of loan, investment, and payment solutions accessible through multiple financial channels. It doesn't take a long search on your phone to determine how many financial applications are available. Meanwhile, consumers can easily access financial information from podcasts, websites, and other media channels. With so many financial choices available, why do members choose Superior?

The #1 reason members choose Superior is because of you! Superior members share their experiences through social media posts and casual conversations. They are recommending the credit union's services to friends, family, and coworkers as they make educated financial decisions. For some members, they appreciate the convenience of local branches, loan product variety, higher savings rates, and accessible online banking. For others, they welcome Superior's open and honest advice from our staff. And for many, being a member – not a customer – just means more. Whether a member is seeking a new loan or discussing investment opportunities, Superior strives to help them make educated financial decisions that are in their best interest.

At Superior, values are important. We believe our core values set us apart from other financial providers. We

will always strive to fulfill our commitments to members, which include our promises to:

- ✓ Simplify your life
- ✓ Work in your best interest
- ✓ Help you build your financial future
- ✓ Provide products and services relevant to your needs
- ✓ Provide community financial education

We take our commitment to members seriously. We understand every member has different goals, needs, and situations. Tailoring the right solution for each member is important to us as we fulfill our mission. For all of you that referred members to Superior this past year, THANK YOU! We promise to provide your friends and family with the same level of service and advice you always expect from your Superior Team. We appreciate your recommendations and your trust in us.

We wish each of you a Happy and Prosperous New Year. Thank you for being a member!

*Phil Buell*

Phil Buell  
President/CEO



*\$30 Million*

in dividends were paid out to Superior members last year! This is the largest amount of dividends ever paid to our members.



*100 First-Time Homebuyers*

received \$2,000 to assist with down payment and closing costs through SuperiorFirst!



*10,000  
New Members*

welcome to the Superior family!



*1,525 Students From 28 Schools*

attended Superior Financial Education events in 2024. From eighth graders to seniors in high school, these students joined us to learn about budgeting, credit and investments and more.

SuperiorCU.com



NMLS #746357

877.717.2271

## Let's Get to Business

### AT SUPERIOR CREDIT UNION

DID YOU KNOW: More than 3,700 businesses bank with Superior? One of these businesses is TrendZ on 5th! TrendZ is a hair salon in Defiance locally owned by Shannon Grinnell (left); shown here with Private Banker Mickey Zeedyk (right).

We are committed to our communities and to assisting business owners like Shannon. We offer business checking accounts and credit cards, commercial loans, online banking and so much more (including Positive Pay)! Learn more at [SuperiorCU.com/Business](http://SuperiorCU.com/Business) or stop in and see us!

### ANNUAL MEETING, BOARD OF DIRECTORS ELECTION NOTICE

The Annual Meeting of Superior Credit Union is set for Thursday, April 17th at 5:30 P.M. The meeting will be held both online and in-person at OhioMeansJob - Allen County. If you'd like to attend virtually, please enter your full name and email on our website to register: [www.superiorcu.com/annualmeeting](http://www.superiorcu.com/annualmeeting).

An email will be sent to you the week of the event with the link. 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, 2025. The Nomination Committee of Joe Patton, Kelley Recker and Greg Shrader have selected Lynn Carpenter, Cheryl Lawson and Dave Watkins 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 14, 2025. There will be no nominations from the floor where there is at least one nominee for each position to be filled.



**SUPERIORFIRST**  
First-Time Homebuyer Down Payment Assistance Program



### GET \$2,000 DOWN PAYMENT ASSISTANCE WITH SUPERIORFIRST

For the eighth consecutive year, Superior is providing down payment assistance to first-time homebuyers. Through their internal program SuperiorFirst, Superior will provide 250 first-time homebuyers a grant of up to \$2,000 to purchase their first home.

Last year, Superior was able to help 100 members purchase their first home with first-time homebuyer grants. Superior Credit Union and the Superior Foundation teamed up to provide \$500,000 to fund the SuperiorFirst Program. Our biggest year yet! These funds are available NOW and you can apply online today: [www.SuperiorCU.Mortgage](http://www.SuperiorCU.Mortgage).





All year long, we have been celebrating 70 years of service to our members and communities. We would like to take this time to thank every single one of you; we could not have made it this far without you!

From our anniversary events to our continued community partnerships, our 70th year was one to remember. We have a lot of exciting things planned for 2025 and are excited to share them with you very soon. For a look back at 70 years of Superior, you can always visit [SuperiorCU.com/70](https://SuperiorCU.com/70)

See how your savings measures up with **Superior.**



### CD Rates

**3.50%** APY 12-MONTH  
**3.65%** APY 36-MONTH  
**3.75%** APY 60-MONTH

### MoneyMax Rates

**2.25%** APY \$2,500 - \$24,999.99  
**2.50%** APY \$25,000 - \$99,999.99  
**2.75%** APY \$100,000 AND OVER

Rates effective as of January 1, 2025. APY = Annual Percentage Yield. Minimum balance to open share certificate is \$1,000.00. Dividends compounded quarterly. 180-day penalty for early withdrawal. 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.



### SUPERIOR OPENS 25TH OFFICE

24 years ago, Superior Credit Union opened its fourth office on Auglaize Street in Wapakoneta. This past spring, we opened our 25th office, and second in Wapakoneta, on Apollo Drive!

"Our downtown Wapak office opened in March 2001. In the past 20 years, we have seen an increase in Auglaize County members and are excited to open a second Wapak branch to serve them," explained Phil Buell, President and CEO of Superior. "This new branch is located right off I-75, convenient for those who live or work in the area. We look forward to providing customized financial products alongside top-tier member service."

We are excited to continue growing with our communities and throughout our great state. Keep your eyes and ears peeled to see where we're headed next!

## 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 plan to 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.**

*beginning in February and by appointment only*

**ALL APPOINTMENTS MUST BE MADE ONLINE**





Superior is with you in **every** stage of life.

**Superior**  
CREDIT UNION

*We have accounts for the whole family.*

## Percy Pig Kids Club

Join the Percy Pig Kids Club—a fun and rewarding savings program for kids 14 and under! With a bright, engaging experience, children can learn the value of saving while earning interest on their deposits. It's the perfect way to start building financial habits early, all while having fun with Percy Pig!

## YChecking

Introducing YChecking, a youth account for teenagers ages 15 to 17! With no monthly fees, easy access to funds, and a chance to learn money management, YChecking helps teens build financial skills while enjoying the convenience of a checking account. Perfect for young savers ready to take control of their finances!

## iChecking

iChecking offers all the benefits of a traditional free checking account, plus the added perk of earning interest on your balance. Designed for those who want more from their everyday banking, iChecking provides easy access to your funds, no monthly fees, and the opportunity to grow your savings—without sacrificing convenience. Enjoy the best of both worlds with a checking account that works harder for you!