

BI-ANNUAL Newsletter

Superior CREDIT UNION

JANUARY 2026

DEAR MEMBERS,

As we close out a special year, we are excited for 2026 and the many enhancements our team is working on. Superior is committed to providing you with high deposit rates, low-cost loans, and minimal fees. At the same time, we are investing in our branch locations, improving current products, and providing new technology to enhance your member experience. While each investment brings its own value to you, they're united by three powerful qualities that set them apart: convenient physical branch locations, exceptional technology, and a staff driven to serve you with solutions that genuinely make a difference.

These shared strengths allow Superior members to effectively save for a brighter financial future. Let's take a moment to highlight some of the great work and accomplishments from 2025 and announce new enhancements for 2026:



BRANCH LOCATIONS

Brand new office near the University of Cincinnati now open! We appreciate your patience during the construction of our Cincinnati University Office. The new office at 49 William Howard Taft offers student housing with our Superior branch on the first floor, conveniently located near the UC campus.

Lima Allentown Office is moving to Cable Road Clocktower Plaza! Our Lima members remember when Superior opened its second branch in town on Allentown Road. Fondly referred to as the McBranch, the office has served our west side members for nearly 30 years as Superior's third largest branch. In November 2025, Superior began construction on a new branch on Cable Road to replace the Allentown office. The new office will provide the services of the current branch while adding some technological enhancements for members. We expect the new office to be open in June 2026.

Our Defiance Office is moving to 618 N. Clinton Street! When Superior opened a leased office in Defiance in 2021, the long-term goal was to have a stand-alone facility in the best possible location. This past year, Superior purchased the former Rite Aid location at 618 N. Clinton Street. The office is conveniently located to support our members throughout the six-county Northwest Ohio region. Remodeling and customization are currently taking place and we expect to be in the new facility by June 2026.

Renovations are currently underway for the Lima West Street Drive-Thru ATM Location. A new interactive, deposit-taking ATM is going in its place! The location will also have new curbs and drives with a modern look. We expect renovations to be completed by January 2026.

COMING SOON: Other locations are currently being explored with new service centers to be announced later this year!

TECHNOLOGY ENHANCEMENTS

In addition to convenient branch access, Superior strives to provide the best in technological enhancements and mobile functionality. Some of the highlights include:

Superior is focused on convenience, speed, and security when it comes to **receiving payments instantly** through FedNOW and Real Time Payments. Money transfers between members and other providers are rapidly evolving, and we'll have info on sending instant payments soon!

Positive Pay is now available to help our business members safeguard against check and ACH fraud. It works by comparing issued checks to those presented for payment, ensuring only authorized checks are processed. Additionally, it gives businesses the ability to manage and approve which ACH transactions post to their accounts.

COMING IN 2026

Enhanced Card Controls: We are exploring a next-generation digital card management solution that will be seamlessly integrated into the Superior app and online banking. The goal is to provide members with greater control, transparency, and convenience in managing their cards.

Development is currently underway to allow members to access their pay as soon as it's pending in the Superior app and online banking with **PayDay+**. We expect the development to be completed mid-year!

A new and exciting **investment tool** is coming soon. Members will have the ability to invest in stocks and exchange traded funds and crypto directly through the Superior app and online banking! The investment tool will allow members to invest minimal amounts at an affordable cost.

THANK YOU

Serving our members is our #1 priority. With new locations planned and technological enhancements underway, we are striving to support your ever-changing financial needs. We made great strides in 2025 and members can expect more improvements to come this year. Thank you for being a member!

Phil Buell
President/CEO

SuperiorCU.com



NMLS #746357

877.717.2271

Let's Get to Business AT SUPERIOR CREDIT UNION

DID YOU KNOW: More than 3,800 businesses bank with Superior? One of these businesses is the Red Pig Inn! The Red Pig Inn is a BBQ Restaurant in Ottawa locally owned by Nate and Anissa Musil; shown here with Branch Manager Alex Porinchok.

We are committed to our communities and to assisting business owners like Nate and Anissa. 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 or stop in and see us!

ANNUAL MEETING, BOARD OF DIRECTORS ELECTION NOTICE

The Annual Meeting of Superior Credit Union is set for Wednesday, April 22nd 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.

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 22, 2026. The Nomination Committee of Jim Bacome, Ray Hughes, Pam Shaw, Cheryl Lawson, and Lynn Carpenter have selected Joe Patton, Greg Shrader, and Kelley Recker 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 13, 2026. There will be no nominations from the floor where there is at least one nominee for each position to be filled.



SIMPLY Superior Member Stories

All year long, Superior will be highlighting member stories with our new series: Simply Superior. One of our featured stories is from Cincinnati member Mary, and her daughter Portia. When Mary was a victim of fraud, she reached out to the team at Superior Credit Union and was assisted by our Fraud Director Jessica.

"Never give out your personal information. We would never ask you for that over the phone as we already have your information right in front of us," Jessica explained. "If it feels like someone is pressuring you into giving them that information and they say its time sensitive, hang up the phone and call back using a trusted phone number. Nothing we would ask you for would be that urgent. We also would not threaten you if the information was not provided."

For more member stories like these, please visit our YouTube page. And if you need assistance with potential fraud, please visit www.SuperiorCU.com/Fraud



“ Jessica makes me feel like she’s the person I should call,” Mary said. “And then I felt really safe. Thank God for Superior! You’re like a guardian angel. ”





SUPERIOR CREDIT UNION DONATES \$25,000 TO THE WEST OHIO FOOD BANK

On Wednesday, November 12, the team at Superior Credit Union presented a \$25,000 check to the West Ohio Food Bank. The West Ohio Food Bank used these funds to continue nourishing the increasing number of community members facing food insecurity.

"Financial pressure has increased in our communities, and we want to provide support for those who need it most," said Phil Buell, President and CEO of Superior. "The West Ohio Food Bank does a terrific job meeting the needs of our community. We hope that by providing this funding, we can help take a little bit of stress off these individuals."

Superior donated more than \$700,000 across their 33-county field of membership in 2025. Please visit our Facebook page to learn more about other organizations and events we support!

"We truly appreciate the support of Superior Credit Union in this unprecedented situation we are experiencing.

Tommie Harner
CEO OF THE WEST OHIO FOOD BANK

Superior Takes Your Money to The MAX!

Get Paid to Save!

| | | |
|--|--|---------------------------------------|
| 2.00% APY \$25,000 - \$24,999.99 | 2.25% APY \$25,000 - \$49,999.99 | 2.50% APY \$50,000 AND OVER |
|--|--|---------------------------------------|

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*APR for Annual Percentage Rate. Effective as of December 1, 2025. Member rates are subject to change without notice. Member rates are subject to change without notice. Member rates are subject to change without notice. Member rates are subject to change without notice.

AUTO LOAN RATES AS LOW AS

5.29% APR

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Tax Preparation Assistance

Superior will once again offer **FREE** Tax Preparation and E-filing to our members with low to moderate income. Prescreening/scheduling is anticipated to begin the 4th week of January. Visit our website for more information: **SuperiorCU.com/Tax**

Superior's tax prep will begin in early 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 PRESCREENING MUST BE COMPLETED ONLINE.

Superior's

2026

resolutions

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1.

Financial Literacy

put your knowledge to the test



SuperiorCU.com/FinLit

At Superior Credit Union, we believe that financial literacy is essential to achieving long-term financial success. By understanding the importance of budgeting, saving, and investing, our members can make informed decisions that help them manage their money effectively.

2.



Ohio Homebuyer Plus

save for your new home

SuperiorCU.com/OHP

Ohio Homebuyer Plus makes specialized, tax-advantaged savings accounts available to Ohioans to assist them on their homebuying journey. Individuals who open an account through this program will have access to above-market interest rates that will help them save and grow their money faster.

3.

Credit Score Tool

stay up to date and secure



Download our FREE app



Your Credit Score is now available in the Superior app and online banking! Credit Score is a free service offered to help you understand your current credit score, give access to your full credit report, provide credit monitoring alerts, show you how you can improve it and see ways you can save money on new and existing loans with us.

4.



Percy Pig Kid's Club

start saving early

SuperiorCU.com/Percy

The Percy Pig Kid's Club helps children start saving with just a \$5 opening deposit. Once they save \$100, they can move their money into a Percy Pig Super Saver Certificate that earns the same interest as a 12-month CD, with the option to keep adding more. It's a fun way to build strong financial habits for the future from Superior!

5.



MoneyMax

earn while you save

SuperiorCU.com/MoneyMax

When you open up a MoneyMax Money Market Account at Superior Credit Union, it's the best of both worlds! You earn higher interest rates like a share certificate of deposit AND can withdraw money like a regular savings account. Dividends are paid monthly on balances of \$2,500 or more.