

BI-ANNUAL Newsletter

Superior
CREDIT UNION

JULY 2025

More Than Money – *Our Members Make the Difference*



How is Superior Credit Union different from any other bank?

The answer is multifaceted. From the jump, credit unions are not-for-profit and owned by our members. So, if you're reading this, congratulations! You're one of our 102,000+ owners.

Unlike profit-driven banks and finance companies, the only shareholders we are paying out are the ones with accounts here. Our money is returned to you in the form of low interest rates on loans, high yield savings and investment accounts, and low or no fee convenience services.

Simply put: *we're not a bank – we're better!*

But how do we put our money where our mouth is? The Superior difference lies in giving back to the people who make up our credit union: our members.

For the past two years, Superior Credit Union has hosted quarterly events for our members. Three times a year, we choose three branches to spotlight and throw our themed parties! We hire local food trucks for free lunches, do live remotes with local DJs and radio stations to talk about what we have to offer, bring our money machine and give back thousands of dollars to our lucky members who win a chance to enter.

Our themes have ranged from "Shamrock with Superior" in March 2024 to "Becoming a Super-ior Hero" in May 2025. We run three specials for each event: from high-interest CDs and cash back on auto loans to cash bonuses for new checking accounts and charitable matches for our full-service members. Last year, our Shamrock grand prize winner received \$700 and got to donate an additional \$700 to the charity of her choice: the Leukemia & Lymphoma Society.

Why do we host these events and run cash back specials? We want to give back to our current members and show our potential new members what Superior is all about. Giving back to our communities and making financial education fun and empowering.



OUR NEXT EVENTS ARE IN AUGUST WHERE YOU CAN

TAILGATE with SUPERIOR

KENTON BRANCH ■ NW ST BRANCH [LIMA] ■ UNIVERSITY OF CINCINNATI BRANCH
FRIDAY, AUGUST 15 ■ THURSDAY, AUGUST 21 ■ FRIDAY, AUGUST 22 GRAND REOPENING!



**FREEBIES,
FOOD, MONEY MACHINE,
NEW MEMBER SPECIALS,
& SO MUCH MORE!**

SUPERIOR FOUNDATION AWARDS \$32,000 IN SCHOLARSHIPS TO MEMBERS

The Superior Foundation has awarded 32 scholarships for the foundation's seventh annual scholarship award season. Each student received a \$1,000 scholarship.

"We are excited to offer this opportunity to our members," said Pam Shaw, Foundation Board Chairperson. "As an organization, we believe education is the key to a bright future. This scholarship program allows us to assist our members as they continue their educational pursuits. Giving back to the communities we serve is a priority for us, and we are pleased to award these scholarships to deserving students."

The 2025 scholarships were awarded to:

Madeline Brinkman, Lima Central Catholic High School – Indiana University
Paige Brinkman, Lima Central Catholic High School – University of Dayton
Logan Bryan, Columbus Grove High School – Ohio Northern University
Emalea Collins, Lima Senior High School – Ohio Northern University
Ariana Custer, Lima Senior High School – The Ohio State University
Kyra DeSantiago, Shawnee High School – The Ohio State University
Lucille Deters, Bath High School – Ohio Northern University
Kendal Ellerbrock, Ottoville High School – Purdue University
Derick Findley, Coldwater High School – OSU Agricultural Technical Institute
Landen Grothaus, Delphos St. John's High School – Toledo University
Joanna Hamilton, Felicity Franklin High School – University of Cincinnati
Alex Honigford, Wapakoneta High School – The Ohio State University
Madelyn Hovest, Ottawa Glandorf High School – University of Dayton
Natalie Langhals, Columbus Grove High School – OSU Agricultural Technical Institute
Jenna Levans, Tiffin Columbian High School – Marietta College
Taylor Morris, Shawnee High School – University of Dayton
Addisyn Newman, Shawnee High School – University of Indianapolis
Andrea Orr, Calvert Catholic High School – Miami University
Brianna Ridenour, Shawnee High School – The Ohio State University
Zach Rogers, Wapakoneta High School – Purdue University
Brennon Ryan, Bath High School – Ohio Northern University
Ellen Schloemer, St. Mary's High School – University of Cincinnati
Chloe Schroeder, Ottawa Glandorf High School – Youngstown State University
Kadin Snay, Seneca East High School – Ashland University
Alivia Spangler, Waynesfield Goshen High School – UNOH
Alec Spangler, Waynesfield Goshen High School – Otterbein University
Cole Steinke, Waynesfield Goshen High School – University of Nebraska-Lincoln
Kaelan Swallow, Shawnee High School – Cedarville University
Ethan Thomas, Elida High School - University of Findlay
Emma Wallace, Batavia High School – The Ohio State University
Ella Wehri, Kalida High School – Bowling Green State University
Emma Zeedyk, Fairview High School – Lincoln Land Community College



Any Superior Credit Union member who meets the scholarship eligibility requirements is welcome to apply. Applicants must be a member of Superior Credit Union and a full-time student enrolled at an accredited technical school, college, or university. Applicants must have graduated from high school, completed at least one semester at an accredited technical school, college, or university, and have a minimum cumulative 2.75 GPA at the time of application. Additional rules and eligibility criteria are available at SuperiorCU.com.

Scholarship details and applications for 2026 will be available on the credit union website on or about February 1, 2026. Applications for the next scholarship award cycle will be due April 1, 2026.

THE SUPERIOR FOUNDATION'S 5TH ANNUAL

Golf Outing

Monday, September 15
Shawnee Country Club
BREAKFAST: 7AM • LUNCH: 12 NOON
DOUBLE SHOTGUN: 8AM • 1PM

SUPERIOR FOUNDATION GOLF OUTING RAISES FUNDS FOR FIRST-TIME HOMEBUYERS

The Superior Foundation is excited to announce that its Fifth Annual Golf Outing will be held on Monday, September 15 at the Shawnee Country Club! We'll provide breakfast, lunch, a silent auction, game prizes, and more to the day's golfers.

The Superior Foundation is a not-for-profit private foundation established to support programs that benefit the communities served by Superior Credit Union. The mission of the Superior Foundation is to fund programs that are focused on creating financial stability for individuals and families in the communities we serve. This year, the Foundation donated \$250,000 toward First-Time Homebuyer Grant programs to help more than 125 families purchase their first home. **We plan to continue this level of giving to our first-time homebuyers for years to come with the help of the Superior Foundation Golf Outing!**

We are still accepting team registrations, sponsorships, and door prize donations. To register or see sponsorship availability for the Superior Foundation Golf Outing, please visit SuperiorCU.com/about/golf-outing.

Questions?
Contact Kelsey Joseph, 419.879.3492,
Foundation@SuperiorCU.com.

EQUAL EMPLOYMENT OPPORTUNITY POLICY

Superior Credit Union provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age, disability, family medical history or genetic information, military service, or other non-merit based factors. In addition to federal law requirements, Superior Credit Union complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfers, leaves of absence, compensation, and training.

Superior Credit Union expressly prohibits any form of workplace harassment based on race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, genetic information, disability, or veteran status. All employees are expected to comply with this Equal Employment Opportunity Policy. Violations of this policy will be subject to discipline, up to and including termination.

Any employee who believes he or she has been discriminated against must immediately report any incident to human resources. Superior Credit Union will not tolerate retaliation against any employee who reports acts of discrimination or provides information in connection with any such complaint.

Saving isn't just smart, it's Superior!

Saving for Every Scenario:

SafetyNet
SAVINGS

Earn interest while you build your emergency fund!

WealthBuilder

It's the best of both worlds: high-interest savings account with a 12-month term that you can regularly add to!

Superior
WEALTH MANAGEMENT

Save for the next step with Superior IRA Accounts or our Wealth Management Representatives!



BRUCE CAMPBELL AND DOROTHY THOMPSON AWARDS

The **Bruce E. Campbell Achievement Award** honors a Superior Credit Union employee who exemplifies a lifelong commitment to member



advocacy, member service, and promoting the credit union philosophy. As the Financial Services Officer at Elida Road, award winner Pam Vandemark manages Superior's largest branch office while leading an exceptional staff. Providing outstanding member service to every member defines Pam. No matter the situation, each member receives her undivided attention and sound advice. When you think about member service and Superior's current employees, you quickly identify Pam.

Like Bruce Campbell, Pam sets a wonderful example of helping our members and employees. We thank her for her ongoing service. Congratulations, Pam!

The **Dorothy J. Thompson Action Award** honors a Superior Credit Union employee who makes a significant impact as an "Unsung Hero." Bob Niehaus, award winner, joined Superior with the merger of CINCO Family Financial Center in 2017. With Bob's lending background, he took a vital role as Vice President of Commercial Loan Administration. This new role would be responsible for analyzing the complexity of corporate financial information and accurately preparing the data for underwriting.



Much like Dorothy, Bob diligently leads by example in fulfilling the credit union mission. He plays an important role for the credit union in serving our members. Please join us in congratulating Bob Niehaus as this year's Dorothy Thompson Winner. Congratulations, Bob!

It Pays to **REFER A FRIEND** to your favorite credit union.

\$50 for YOU

\$50 for THEM

Program is for non-members only who open a new checking account with direct deposit OR open a new loan with a minimum \$10,000.00 balance. The referring member and the new member will both receive \$50.

It Pays to Pump!

2% CASH BACK on Gas

SUPERIOR GAS

Get **2% Cash Back** on Gas
now through October 13 with
a Superior Credit Card!*

1.5% Cash Back on All
Additional Purchases!



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#SuperiorSavings

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CREDIT UNION

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Toll Free: 877.717.2271

NMLS #746357



All VISA loans subject to credit approval. Rates based on individual credit. 2% cash back on gas available July 15, 2025 – October 13, 2025 for Superior VISA Rewards Credit Card holders only. Maximum cash back is \$150 per VISA Rewards Account. Current rate for VISA Rewards is 18.00% APR (Prime plus 12.00%). Prime Rate used to calculate variable rates refers to highest prime rate published in WSJ's Money Rates table. Minimum finance charge of \$0.50. Balance transfer fee of 3.00% of the amount transferred or \$5.00 minimum. Late payment fee of \$25.00 for all late payments. To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.