

BI-ANNUAL Newsletter

Superior
CREDIT UNION

JULY 2026



CHECKING ACCOUNT
FOR SUPERIOR KIDS!

Learning how to
manage money
is a part of life.

kChecking

Learning how to manage money is a part of life. Since 1954, we have been adding new products and services to make managing your finances easy and successful. This year, we are ecstatic to announce a brand new way for kids to build their financial futures: KChecking.

KChecking is the Superior Checking Account dedicated to kids ages 9 to 12. This checking account is FREE, offers each child their own debit card with lowered daily limits, and provides a custom version of the Superior app tailored to our youngest members. A parent or guardian is required to be on the account and can deposit funds, make transfers and monitor spending.

"Financial education is incredibly important to us. Teaching our youth how to properly manage money is essential to long-term success and hands-on learning is the best tool at our disposal," said Phil Buell, Superior Credit Union President and CEO. "Our Kids' Checking account has what others don't: we're local, we're fully digital and in-person, and it's free."

Within the KChecking version of the Superior app, kids can check balances, set savings goals, lock or report their card missing, and so much more. Superior also offers custom debit card designs for kids and free, online financial education courses on a variety of topics including saving, budgeting, spending, debit and credit cards and more. Giving your child real-life money management experience is critical, and with KChecking, you can join them on the journey! Learn more at [KChecking.com](https://www.kchecking.com) and stop into your local Superior office to get started.

kChecking.com

A birth certificate, social security card and an official photo (school photo, etc.) is required to open a KChecking Account. A parent or guardian is required to be on the KChecking Account. The parent or guardian is also required to have a personal Superior account open.

SUPERIOR FOUNDATION AWARDS \$30,000 IN SCHOLARSHIPS TO MEMBERS

The Superior Foundation has awarded 30 scholarships for the foundation's eighth annual scholarship award season. Each student received a \$1,000 scholarship.

"In the last eight years, we have awarded more than \$230,000 in educational scholarships for college students," said Kelsey Joseph, Board Vice-Chair. "As an organization, we believe education is the key to a bright future. This scholarship program has allowed 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 thrilled to award these scholarships to deserving students for another year." a priority for us, and we are pleased to award these scholarships to deserving students."

The 2026 scholarships were awarded to:

Karley Birt, St. Marys Memorial High School – University of Findlay
Paige Brinkman, Lima Central Catholic High School – University of Dayton
Lily Brown, Kings High School – Sinclair Community College
Logan Bryan, Columbus Grove High School – Ohio Northern University
Derick Findley, Coldwater High School – The Ohio State University
Axton Fosnaugh, Wapakoneta High School – Indiana University - East
Joanna Hamilton, Felicity Franklin High School – University of Cincinnati
Abigail Haselman, Leipsic High School – The Ohio State University
Sara Henige, Columbus Grove High School – The Ohio State University
Alyssa Hoerig, Old Fort High School – University of Toledo
Madelyn Hovest, Ottawa Glandorf High School – University of Dayton
Briona Hurley, Upper Scioto Valley – The Ohio State University - Lima
Rachel Inskeep, Bath High School – University of Colorado - Anschutz Medical Campus
Braylen Kennedy, Allen East High School – Ohio Northern University
Wade Kreais, Hopewell-Loudon High School – Miami University
Natalie Langhals, Columbus Grove High School – The Ohio State University
Jenna Leugers, Coldwater High School – University of Findlay
Alexandra Maag, Fort Jennings High School – The Ohio State University
Derek Maag, Pandora-Gilboa High School – Trine University
Alexander Macke, Ottawa Glandorf High School – University of Toledo
Taylor Morris, Shawnee High School – University of Cincinnati
Addisyn Newman, Shawnee High School – University of Indianapolis
Ella Niese, Ottawa Glandorf High School – The Ohio State University
Lauren Niesen, Shawnee High School – Lincoln Memorial University
Andrea Orr, Calvert Catholic High School – Miami University
Zach Rogers, Wapakoneta High School – Purdue University
Elizabeth Sidener, Wapakoneta High School – University of Cincinnati
Alexis Wentz, Pandora-Gilboa High School – University of Cincinnati
Taylor Wilhelm, Miller City High School – Wright State University
Ella Wilson, Delphos St. John's High School – Wright State University - Lake Campus



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 2027 will be available on the credit union website on or about February 1, 2027. Applications for the next scholarship award cycle will be due April 1, 2027.

THE SUPERIOR FOUNDATION'S 6TH ANNUAL



Monday, September 14
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 Sixth Annual Golf Outing will be held on Monday, September 14 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 \$500,000 toward First-Time Homebuyer Grant programs to help more than 250 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.

SUPERIOR CU NAMED #63 BEST-PERFORMING CREDIT UNION IN U.S.

LIMA, OH—S&P Global Market Intelligence, formerly S&P Capital IQ and SNL Financial, recently released its ranking of 2025's 100 best-performing credit unions. Superior Credit Union, based in Lima, Ohio, was named the #63 Best-Performing Credit Union in the U.S. The credit union was also ranked second in the state of Ohio and first in western Ohio, where it currently serves its members and communities. S&P Global Market Intelligence ranked the nation's credit unions using six weighted financial metrics: member change, shares and deposits per member, net worth as a percentage of total assets, return on average assets, net charge-offs as a percentage of average loans, and delinquent loans as a percentage of total loans. To be eligible for the ranking, a credit union had to report at least \$100 million in total assets and a net worth ratio of at least 7.0% as of December 31, 2025. Based on these criteria, 1,797 credit unions qualified for the ranking.

"Superior is proud to be ranked as a Top Performing Credit Union," said Phil Buell, President and CEO of Superior Credit Union. "We feel that it represents our commitment to the cooperative principles of our organization. We strive to make sound financial decisions that will benefit our members and the communities that we serve."

"Our continued growth and success will make it possible for Superior to provide the financial products and services that our members want and deserve. We are thrilled to be ranked #1 in our service area and will continue to serve our communities with that mentality."

Best
Performing
Credit Union

in Western Ohio!

SUPERIOR GAS

Turn every gallon into cash back with Superior.

Superior
CREDIT UNION

APPLY ONLINE
SuperiorCU.com

VISA
rewards

BRUCE CAMPBELL AND DOROTHY THOMPSON AWARDS



The **Dorothy J. Thompson Action Award** honors a Superior Credit Union employee who makes a significant impact as an "Unsung Hero." Award winner Stacey Cooper started with Superior in 2000 as a teller at the Kibby Street Office. With member lines reaching the front door most days, Stacey embraced the fast-paced member service aspect of the "Kibby Teller Line." Not for the faint of heart, she would groom her skills and become one of Superior's best tellers.

Today, Stacey is our Team Leader and Head Trainer at Lima's North Branch. She teaches employees how to manage teller transactions, handle cash, and greet each member with a friendly smile. Like Dorothy, Stacey has spent her career helping our members with a friendly smile, great work ethic, and strong knowledge of the credit union. As a Senior Team Leader at our Lima North Branch, Stacey has diligently trained many of our employees to be great tellers. Being quick, accurate, and attentive to members' needs makes her a shining example to all. Congratulations, Stacey!

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. In December of 2008, award winner Carol Buettner joined Superior. With Carol's lifelong relationships and Superior's product offerings, she would bring new members to Superior and help current members with personalized service.



As the recession dragged on, she was keenly aware bank loans were limited and lines of credit were being closed. For her clients, Superior became a lifeline that could assist many small businesses in the Lima area. Over the next 18 years, Carol professionally provided the best personal service to our members at the Shawnee Branch. Like Bruce Campbell, Carol sets a wonderful example of helping our members with personal service. She represents our credit union values well and we are proud she calls Superior home. Congratulations, Carol!

NEW BRANCH UPDATES



Downtown Lima Rendering
provided by Brick Street Studio

We are excited to share updates on four new Superior offices:

Defiance

Our new branch at 618 N Clinton Street opened on Monday, June 29! Branch Manager Tyler Hamman and Mortgage Loan Originator Melissa Harris are thrilled to serve our Defiance members at this new, full-service office. New features include a full-service teller line and drive-thru!

Cable (Lima)

Our Allentown branch in Lima is officially moving to Cable Road on Monday, July 20! Branch Manager Holly Taylor is looking forward to welcoming our loyal members to our brand new office. With more offices and new technology, we are ready for our Lima natives to experience this updated space!

Downtown Lima

We're heading DOWNTOWN! Our new office at 241 S Main Street in Lima is slated for completion this Fall. Members will be able to use an exterior, walk-up ATM that gives custom cash denominations, accepts deposits and more.

Ada

We are thrilled to join the Ada community in 2027! Our first-ever Ada branch will be located at 610 S Main Street. Our staff is ready to bring our full suite of financial products and services, along with the latest banking technology, to the village.

Visit our Facebook page for Grand Opening celebration announcements, branch opening dates and more!

SUMMER CD SPECIAL

Superior CREDIT UNION

Annual Percentage Yield is 4.00% APR, a rate of 3.84% valid with an active checking account of new money only. Dividends compounded quarterly. Minimum Certificate amount is \$1,000. 90 day penalty for early withdrawal. Offer valid May 20 - July 31, 2026.