



October 2008

Here is a summary of important information regarding changes to your accounts, products and services:

Member / Account Number Information

Each account will be assigned a new Member Number (account number), the basis of which will be part of your old account number. Your new membership identification card is enclosed. Please carry this card with you, as it will be required to perform transactions on your account. Please understand that your identity must be verified for the protection of your accounts.

In November, you will receive your last Account Statement from North Star Federal Credit Union for transactions through October 31, 2008. Please save this statement to verify with the first statement you will receive from Superior Federal Credit Union in December (with November transactions). This is very important since we will be converting member database systems. Please notify Member Services at 419-223-9746 immediately if you think there is an error(s) in any information.

Please note that Superior's "share" value is \$25.00, compared to the \$5.00 "share" value you had at North Star. North Star members will have a one year grace period to bring their share account up to \$25.00.

Office Locations

Beginning November 3, 2008, you will be able use any of Superior Federal Credit Union's nine convenient offices in Lima, Delphos,

Office Locations (continued)

Ottawa and Wapakoneta. A complete listing of new hours and branch locations is included on the back cover of this letter.

North Star members utilizing the Delphos North Star location will begin using Superior's Delphos Office immediately. This office is open for operation during Superior's hours of Monday through Wednesday 9:00 am to 5:00 pm, Thursday and Friday 9:00 am to 6:00 pm, and Saturdays 9:00 am to 12 noon beginning September 15, 2008.

Members with Accounts at North Star and Superior

Many members have accounts with both North Star and Superior. If so, you will have two separate accounts at Superior after November 1, 2008. These will continue as separate accounts unless you choose to combine them into one. It is recommended that you combine these accounts when possible. You may combine your accounts by visiting any of Superior's convenient branch locations.

Share Draft/Checking Accounts

For members who currently have a Share Draft (Checking) Account, you may continue writing your North Star Federal Credit Union checks until October 31, 2009. Do not worry about checks

Q & A

Here is a summary of important information regarding changes to your accounts, products and services:

Share Draft/Checking Accounts (continued)

that have not cleared prior to November 1, 2008 as they will clear without interruption. At the end of August 2009, if you still have unused North Star checks, please contact Member Services at 419-223-9746 to order new Superior checks. Your initial order of 150 Superior checks will be provided free of charge.

Loans & Mortgages

Any outstanding loans will continue with your current rate, term, and monthly payment. To find out more information on any of your borrowing needs, please call Member Services at 419-223-9746.

Superior Federal Credit Union is also able to provide members with loan products that might not have been available to you as a North Star member, including home equity loans and lines of credit, home mortgages, and small business loans.

ATM, VISA & Debit Cards

Visa ATM/Debit Cards will replace your current North Star Debit Card. You will receive your new Debit card by November 1, 2008. You may continue to use the same PIN that you currently use. For joint accounts with more than one debit card, the PIN used will be the last four digits of the Social Security Number of the primary account holder. We ask that you please change your PIN within the first 30 days. When you receive your new Superior VISA Debit Card, please remember not to use it before November 1, 2008. For your security, please cut up your North Star Debit Card before discarding. Your new Superior VISA Debit Card has a limit of 10 transactions per day and a limit of \$1,000 per day for merchant purchases.

For example, you may make 10 purchases of \$100 per day or one purchase of \$1,000 (if you have the available funds in your

ATM, VISA & Debit Cards (continued)

account). Even though this is a debit card that deducts the ATM, purchase amount from your share draft (checking) account, please press the "credit" button whenever possible to avoid a fee.

When using your ATM card or your debit card at an ATM for cash, the daily limit is \$500. Your PIN will remain the same. Superior's ATM network is "online", meaning your PIN based transactions will normally post to your account within minutes of completion of the transaction. Please refer to the Fee Schedule for changes regarding network fees when using a non-Superior Federal Credit Union ATM. Superior ATM locations may be used free of charge and can be found on Page 4 of this Q&A or online at SuperiorFCU.com.

***The weekend of November 1-3 could result in some time in which you will be unable to access your account via ATM or debit card. We ask that you please bear with us as we work diligently to convert member database systems as quickly and seamlessly as possible.*

For all members holding a North Star MasterCard Credit Card, your current plastic card will continue to work as normal. Superior will notify you of any future changes regarding your credit card. Payments for your North Star MasterCard may be made by mail or at any Superior office.

Overdraft Protection & Courtesy Pay

Superior will continue to offer Automatic Overdraft Protection from your primary share account. The \$200.00 overdraft line-of-credit offered by North Star will be discontinued, however. To compensate for this difference, your \$300.00 limit for Courtesy Pay has been expanded to \$500.00. While there is still a fee for Courtesy Pay, it will be lower than what you have been charged in the past from North Star. Please refer to the enclosed Fee Schedule for more details.

Share Certificates

For members who currently have share certificates, your rate and term will not change. However, your certificate will NOT automatically renew. You will receive a notice approximately 45 days prior to your maturity date. If you do not respond, the balance of your certificate will mature into your Primary Share account. Superior offers a variety of certificates and terms. Please contact Member Services at 419-223-9746 to determine the rate and term that is right for you.



Here is a summary of important information regarding changes to your accounts, products and services:

Home Banking

Online Banking and BillPay are available to all members free of charge. It is referred to as CONNECT 24 Online Banking. Your password will be the Social Security Number of the primary account holder. The weekend of November 1-3 could result in some time in which you will be unable to access your account via online banking. We ask that you please bear with us as we work diligently to convert member database systems as quickly and seamlessly as possible.

If you do not currently use online banking, sign up is easy. You can sign up at SuperiorFCU.com to have 24/7 access to your account history, balance your checkbook, view copies of cleared checks, make loan and mortgage payments, and much more from anywhere with Internet access.

Audio Response

Superior Federal Credit Union has a free audio response system called Superior Line. Superior Line is open 24 hours a day, 7 days a week to make balance inquiries, transfers, history inquiries, checking & loan information, and additional options.

The phone number for Superior Line is 419-228-5463 or toll free 1-888-550-6717. To set up your Superior Line access, simply call one of the numbers listed and go through the "First Time Caller Setup". A wallet size information card with further details has been included with this mailing. If you have any questions, please visit one of our offices and for help setting up and demonstrating the service for you.

Payroll Deductions, Automatic Payments & Direct Deposit

Members with Payroll Deductions and/or Direct Deposit will continue to have your money deposited into your accounts.

Payroll Deductions, Automatic Payments & Direct Deosit (continued)

These members will not need to change anything or sign any documents; the account numbers will be automatically changed for you. If you wish to set up a new Direct Deposit, Superior's routing number is 241279616.

Please remember to use your new account number and wait until that account becomes active on or after November 1, 2008.

Kids Club

All Kids Club Accounts will be converted to Percy Pig Share Savings Accounts for members ages 12 and younger. The Percy Pig Super Saver Certificate offers a term share certificate for a larger return on your youngster's savings.

Investments & Trusts

Superior Federal Credit Union offers a wide range of investment, insurance, and retirement products through Superior Financial Services, an affiliate of LPL Financial, member FINRA/SIPC. Superior also offers trust products through Superior Trust Services. For more information, please call Member Services at 419-223-9746 or go online to SuperiorFCU.com.

Convenience Services

Kings Island, Cedar Point, and Regal Cinemas tickets will still be available at a reduced price to members at any Superior location. Additionally, free notary service, American Express Travelers Cheques and Cheques for Two, Money Orders, and U.S. Savings Bonds are available at all Superior branch locations.

Disclosure Information

Enclosed are your new Membership and Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement and Disclosure, Truth-In-Savings Disclosure, Privacy Notice, and Fee Schedule. Please read this information carefully and contact us with any questions that you may have. These disclosures will govern your accounts and the new Fee Schedule will affect your accounts beginning on November 1, 2008. You may note that most Superior fees are equal to or less than your current Member 1 fees.

Welcome

Welcome to the Superior Federal Credit Union Family. If you have questions in the coming months, please call us or visit our staff. We are here to help and look forward serving you as a Superior Federal Credit Union Member.

Alliance One ATM Locations

Alliance One is a nationwide cooperative group of credit unions that lets members access ATMs all over America without having to pay an ATM surcharge. This gives the member more convenient ATMs to choose from plus leaves that extra \$2.00 where it should be – in your account. Local Alliance One ATMs are located at:

- All Superior FCU Branch Locations
- Ford Lima Engine Plant
- St. Rita's Medical Center
- Lima Memorial Hospital
- Procter & Gamble
- OSU Lima / Rhodes State Campus
- Rays Signature Foods

For other locations nationwide, check online at SuperiorFCU.com.

Hours & Locations

WALK-IN HOURS

Monday - Friday — 8:30 a.m. - 5:00 p.m.
Saturday — 9:00 a.m. - 12 noon

DRIVE-THRU HOURS

Monday - Wednesday — 8:30 a.m. - 5:00 p.m.
Thursday — 8:30 a.m. - 6:00 p.m.
Friday — 7:30 a.m. - 6:00 p.m.
Saturday — 9:00 a.m. - 12 noon

LIMA

4230 Elida Road 1205 E. Kibby Street
1571 Allentown Road Shawnee at Zurmehly Road
3345 N. West Street 1400 N. West Street (Drive Thru Only)

WAPAKONETA - 202 Willipie Street

DELPHOS - 1107 Elida Avenue

OTTAWA - 1381 N. Perry Street

Rates & Dividends News

Rates Effective 09-15-08

Regular Share and Secondary Share/Club Accounts

Account Balance	Rate	APY
\$25.00 - 299.99	0.00	0.00
\$300.00 and over	0.499	0.50

*Minimum balance to earn waived for minor accounts.

CU Saves Share Account, IRA CU Saves Share Account

Account Balance	Rate	APY
\$0.00 and over	0.996	1.00

Superior Money Max Account*

Account Balance	Rate	APY
\$2,500.00 - \$9,999.99	1.243	1.25
\$10,000.00 - \$24,999.99	1.490	1.50
\$25,000.00 - \$49,999.99	1.736	1.75
\$50,000.00 - \$99,999.99	1.982	2.00
\$100,000.00 and over	2.227	2.25

*Minimum Balance to open Money Max Account is \$2,500.00. Requires a credit union checking account or direct deposit.

Certificate of Deposit Rates - Regular Share Certificates & IRA Certificates*

Term	Rate	APY
6 Month	2.722	2.75
12 Month	3.406	3.45
18 Month	3.601	3.65
24 Month	3.698	3.75
36 Month	3.941	4.00
48 Month	4.184	4.25
60 Month	4.426	4.50

*Minimum Balance to open Share Certificate is \$1,000.00.

Share Certificate Special

Term	Rate	APY
5 Month	3.406	3.45

*Minimum Balance to open Share Certificate Special is \$10,000.00.

iChecking Accounts*

Account Balance	Rate	APY
\$1,000.00 - \$2,499.99	0.996	1.00
\$2,500.00 - \$9,999.99	1.114	1.15
\$10,000.00 - \$24,999.99	1.243	1.25
\$25,000.00 and over	1.490	1.50

*Minimum Balance to open iChecking account is \$1,000.00.

Percy Pig Super Saver, WealthBuilder, WealthBuilder IRA Share Certificates*

Term	Rate	APY
12 Month	3.406	3.45

*Minimum balance to open is \$100.00. Requires direct deposit, payroll deduction, or automatic transfer of at least \$10.00/week.

IRA Savings, Health Savings Account Checking*

Account Balance	Rate	APY
\$0.00 - \$299.99	0.00	0.00
\$300.00 - \$9,999.99	0.996	1.00
\$10,000.00 - \$24,999.99	1.243	1.25
\$25,000.00 - \$49,999.99	1.490	1.50
\$50,000.00 - \$99,999.99	1.736	1.75
\$100,000.00 and over	1.982	2.00

Consumer Loan Rates

New Auto (2007 & Newer)*

Term	APR
60 Months or less	5.20
66 Months	5.45
72 Month	6.70

*Up to 100% MSRP. 2007 models with 30,000 miles or less.

Home Equity*

Term	APR
5 yr. Fixed	5.75
10 yr. Fixed	6.50
15 yr. Fixed	7.75
Variable	Prime - 0.50
Easy Equity	Prime + 0.50

*All loans subject to credit approval. Rates based upon individual credit. Fixed and variable home equity loans maximum up to 85% loan-to-value. Easy Equity maximum up to 100% LTV. Other rates and terms may apply.



Phone: (419) 223-9746
SuperiorFCU.com

