



January 3, 2025

Dear Friends & Colleagues,

The Board of Directors of the credit union is pleased to announce the following extra dividends payable for the month of December 2024 as a result of our year end surplus:

| <u>Account</u>     | <u>Posted Rate (APY)</u> | <u>Extra Dividend</u> | <u>Total (APY)</u> |
|--------------------|--------------------------|-----------------------|--------------------|
| Regular Share      | 1.00%                    | + 1.02%               | <b>2.02%</b>       |
| Money Market (POA) | 2.95%                    | + 0.09%               | <b>3.04%</b>       |
| IRA                | 3.04%                    | + 0.21%               | <b>3.25%</b>       |

This past year the credit union paid out a record dividend of \$2.7 million to our shareholders aka our members!

As we look forward to 2025, we expect market volatility to be higher than it was in 2024. No doubt the new US administration will certainly “shake things up” around the world that will affect financial markets – whether it be for better or worse, time will tell. As always, your credit union is prepared to navigate any rough waters and deliver another successful year for our members.

We would also like to remind our members that the credit union offers Euro cash for pickup. With the Euro nearing parity vs. the dollar (1:1) it is a great time to pick up some Euros for your next trip to Germany or any EU country. Transactions can be settled directly from your share account.

Your credit union appreciates the trust and confidence you place in us and thank you for your support and loyalty. On behalf of the Board of Directors, we wish everyone a happy and healthy New Year and enclose our [year end results](#).

Sincerely,

A handwritten signature in cursive script that reads "Joseph Herzig".

Joseph Herzig  
General Manager