



July 28, 2017

Dear CINCO Members,

On behalf of your Board of Directors, we are pleased to share some exciting news with you. After extensive research and review to determine how best to improve and enhance the financial lives of our members, our Board has decided to pursue a merger with Superior Credit Union, Inc.

How did we come to this conclusion? Over the past several years, it has become increasingly difficult to offer our members the best products, services, and rates they deserve. And going forward, we expect the financial marketplace will become even more competitive. By merging with another credit union, we can continue to provide you with competitive financial services while maintaining our cooperative principles.

Superior Credit Union is based in Lima, Ohio and serves more than 67,000 members in 17 Ohio counties. Superior has more than \$719 million in assets and was recently named the 2nd Best-Performing Credit Union in the United States by S&P Global Market Intelligence in its annual credit union rankings.

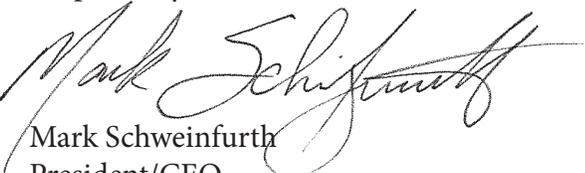
Like CINCO, Superior is dedicated to providing friendly service, low interest rates on loans, high yield savings accounts, and low or no fee convenience services. While there will inevitably be some differences, we think you will be pleased to know that Superior already offers lower fees & loan rates and higher deposit rates than CINCO is currently offering to members.

In addition, Superior also offers an array of new services for CINCO members, including first mortgage services, property & casualty insurance, real estate brokerage services, investment/trust services, member business lending, and industry-leading web & mobile banking products. And while new to Cincinnati, Superior is steadfast in their commitment of investing even more in our membership and the Cincinnati region.

In the coming months, CINCO and Superior will be working to make this merger as transparent and seamless for you as possible. Please rest assured that your funds are safe and secure and our local branch offices and familiar staff will remain to offer the same quality service to which you have become accustomed. We will pass on more information as it becomes available so please expect to receive additional correspondence from us soon.

We appreciate you choosing CINCO as your family's trusted financial partner!

Respectfully Yours,


Mark Schweinfurth
President/CEO


Gregory Spilman
Chairman, Board of Directors