America's Credit Unions

Membership Benefits Report

Mid-Year 2026



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MyUSA CU

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that MyUSA CU provided $200,062 in direct financial benefits to its 18,488 members during the twelve months ending June 2026 (1).

These benefits are equivalent to $11 **per member or** $23 **per member household (2).**

The per-member and per-household member benefits delivered by MyUSA CU are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a $30,000 new automobile for 60 months at MyUSA CU will save members an average $137 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately $685 in savings over 5 years.

Further, loyal members (3) - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that MyUSA CU provided loyal high-use member households $2574 in direct financial benefits during the twelve month period.

MyUSA CU excels in providing member benefits in many loan and savings products. In particular, MyUSA CU offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-adjustable rate, home equity loans, credit cards loans.

America's Credit Unions



Source: Rate.net, NCUA, and America's Credit Unions.

(1) Rates and fees as of 11/4/2026.

Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan application. Private Mortgage Insurance (PMI) may be required on mortgage loans with less than 20% down.

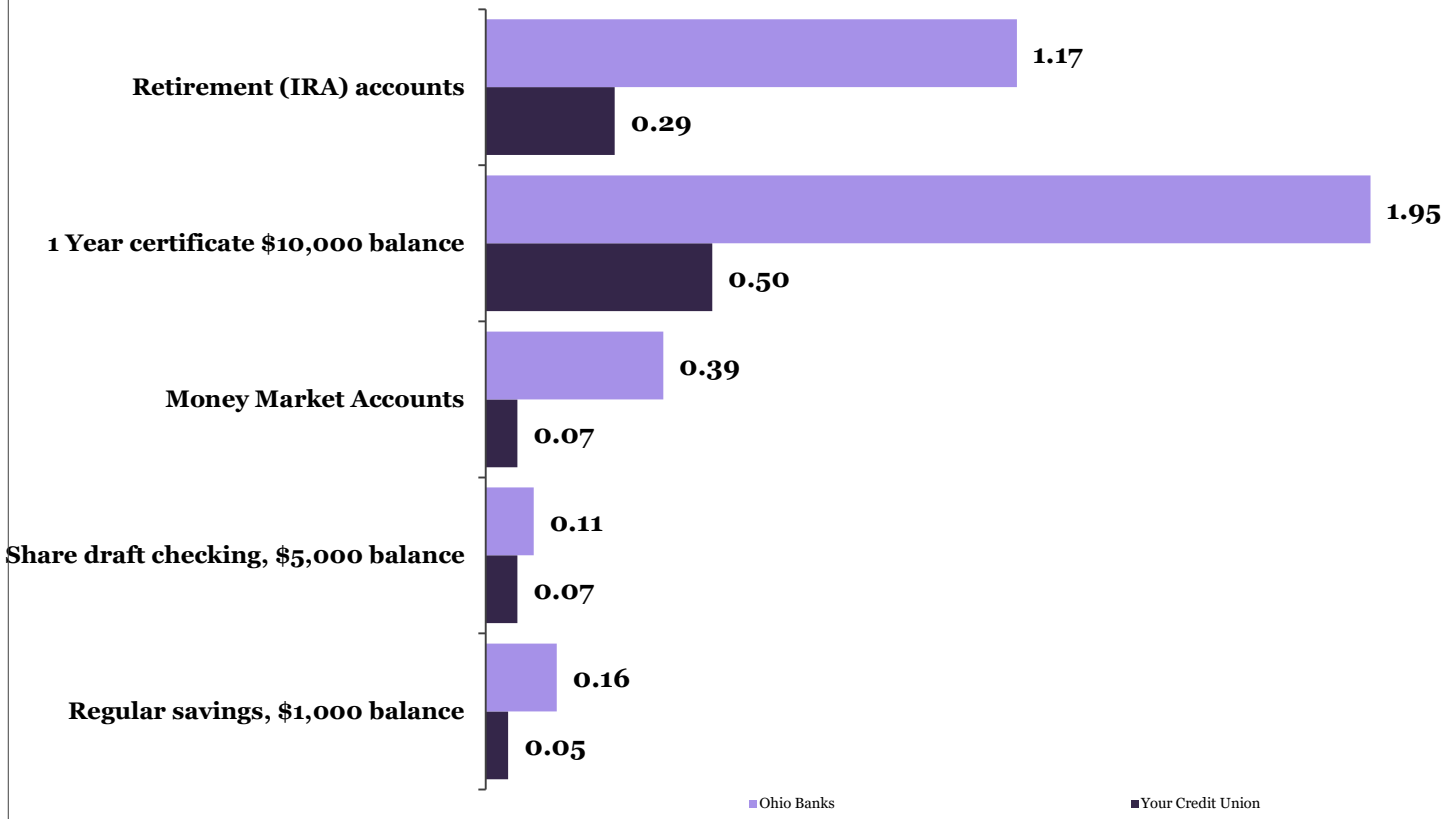
(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a $30,000, 60-month new auto loan, a classic credit card with an average balance of $5,000, a $200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand) , $5,000 in an interest/dividend checking account, $10,000 in a one-year certificate account, and $2,500 in a money market account.

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Savings Product Comparative Interest Rates (%)

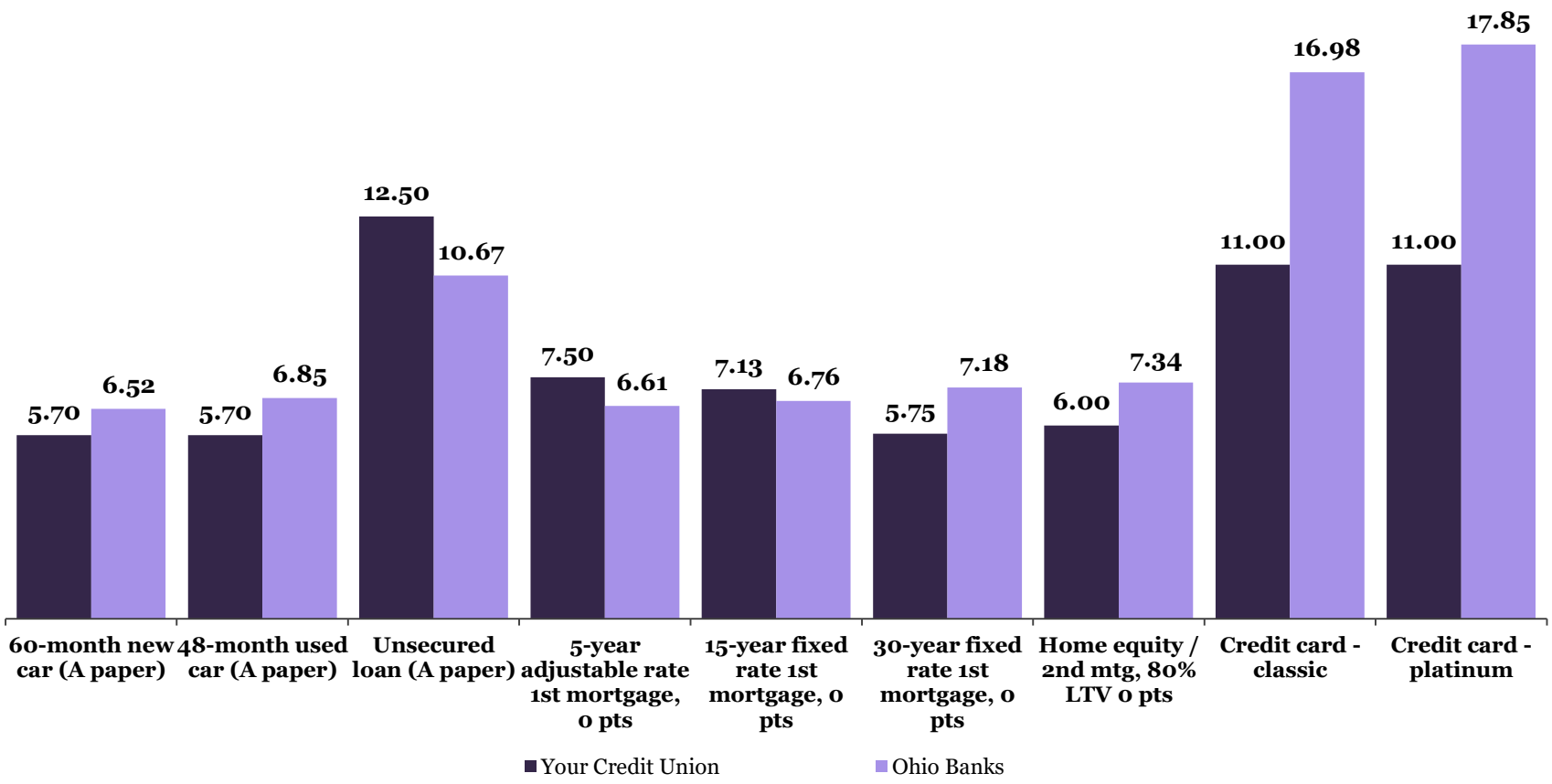
by Savings Account Type



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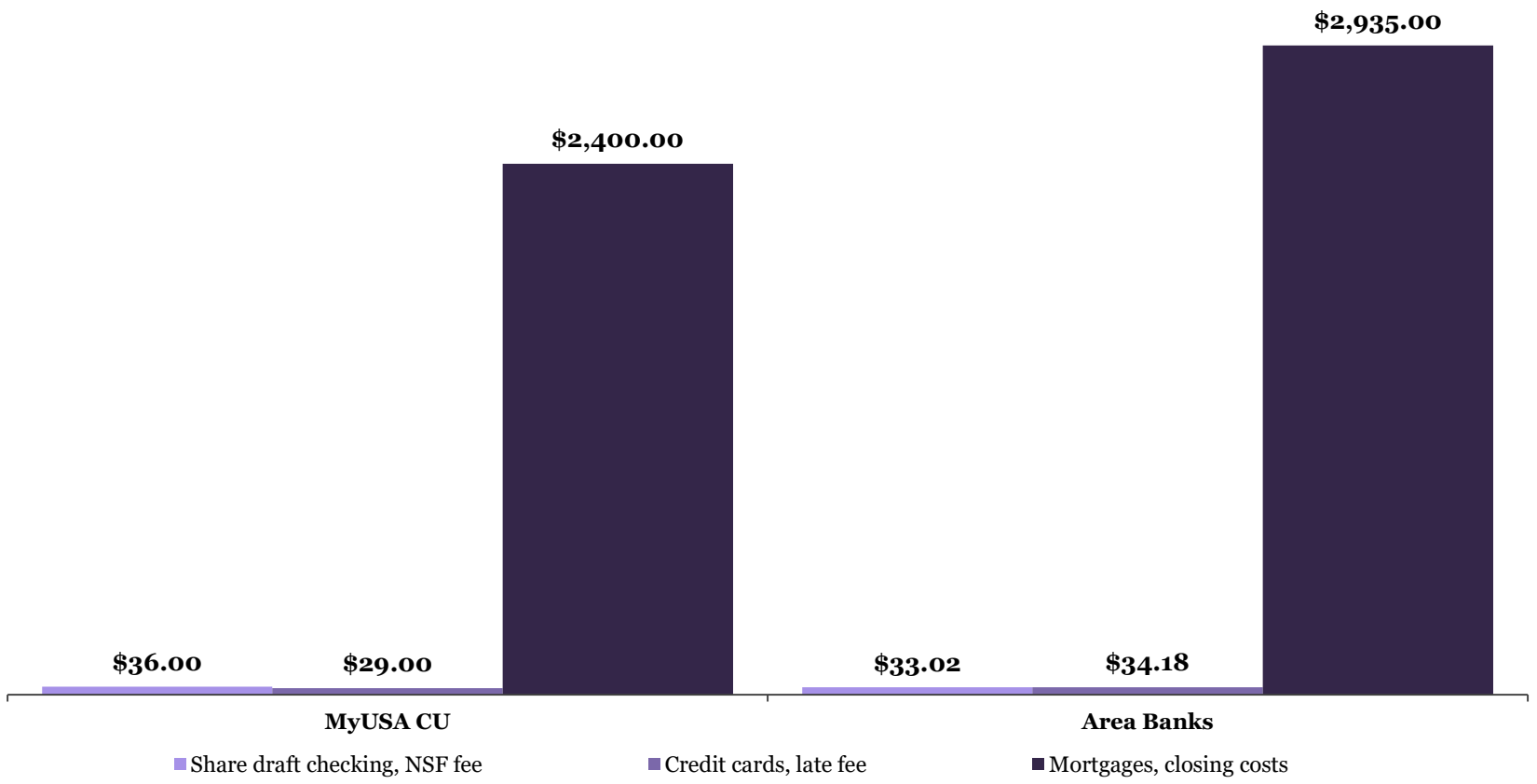
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



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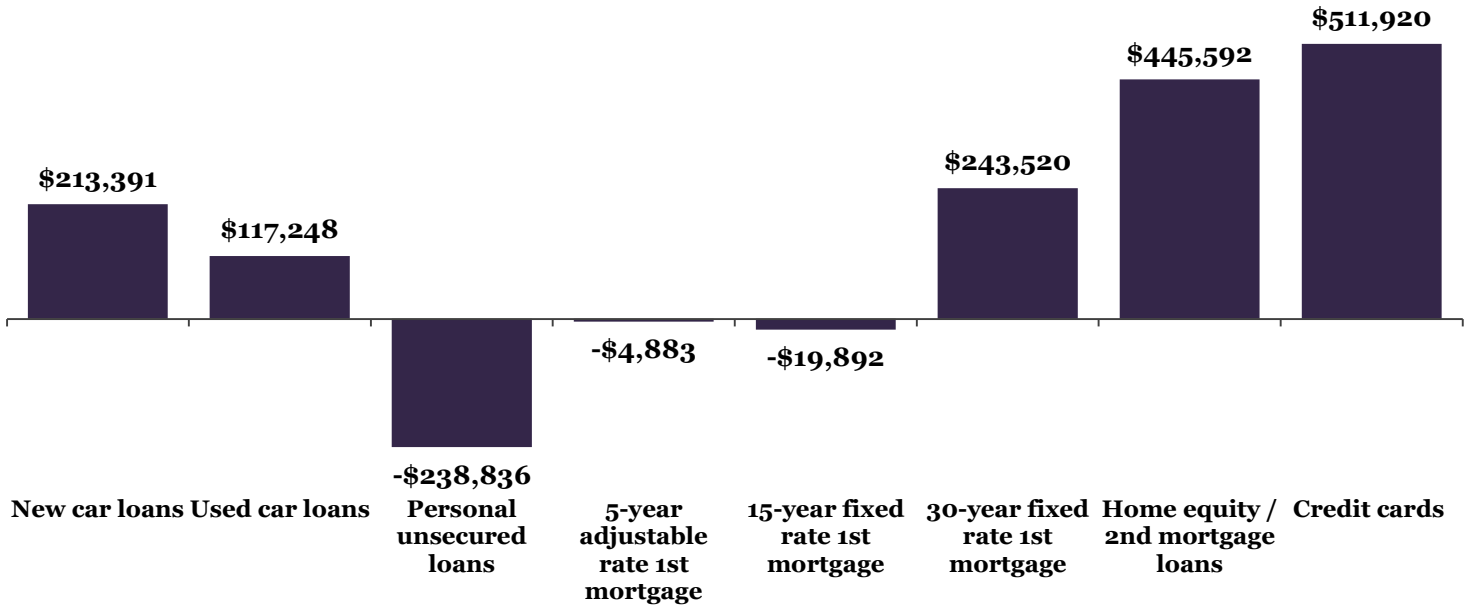
Interest Rates at MyUSA CU
and
Banking Institutions in Ohio

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.70	6.52	-0.82
48-month used car (A paper)	5.70	6.85	-1.15
Unsecured loan (A paper)	12.50	10.67	1.83
5-year adjustable rate 1st mortgage, 0 pts	7.50	6.61	0.89
15-year fixed rate 1st mortgage, 0 pts	7.13	6.76	0.37
30-year fixed rate 1st mortgage, 0 pts	5.75	7.18	-1.43
Home equity / 2nd mtg, 80% LTV 0 pts	6.00	7.34	-1.34
Credit card - classic	11.00	16.98	-5.98
Credit card - platinum	11.00	17.85	-6.85
Savings Products			
Regular savings, $1,000 balance	0.05	0.16	-0.11
Share draft checking, $5,000 balance	0.07	0.11	-0.04
Money Market Accounts	0.07	0.39	-0.32
1 Year certificate $10,000 balance	0.50	1.95	-1.45
Retirement (IRA) accounts	0.29	1.17	-0.89
Fee Income			
Share draft checking, NSF fee	$36.00	$33.02	$2.98
Credit cards, late fee	$29.00	$34.18	-$5.18
Mortgages, closing costs	$2,400.00	$2,935.00	-$535.00

*Rates and fees as of 11/4/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

Your Credit Union's Total Loan Rate Benefits

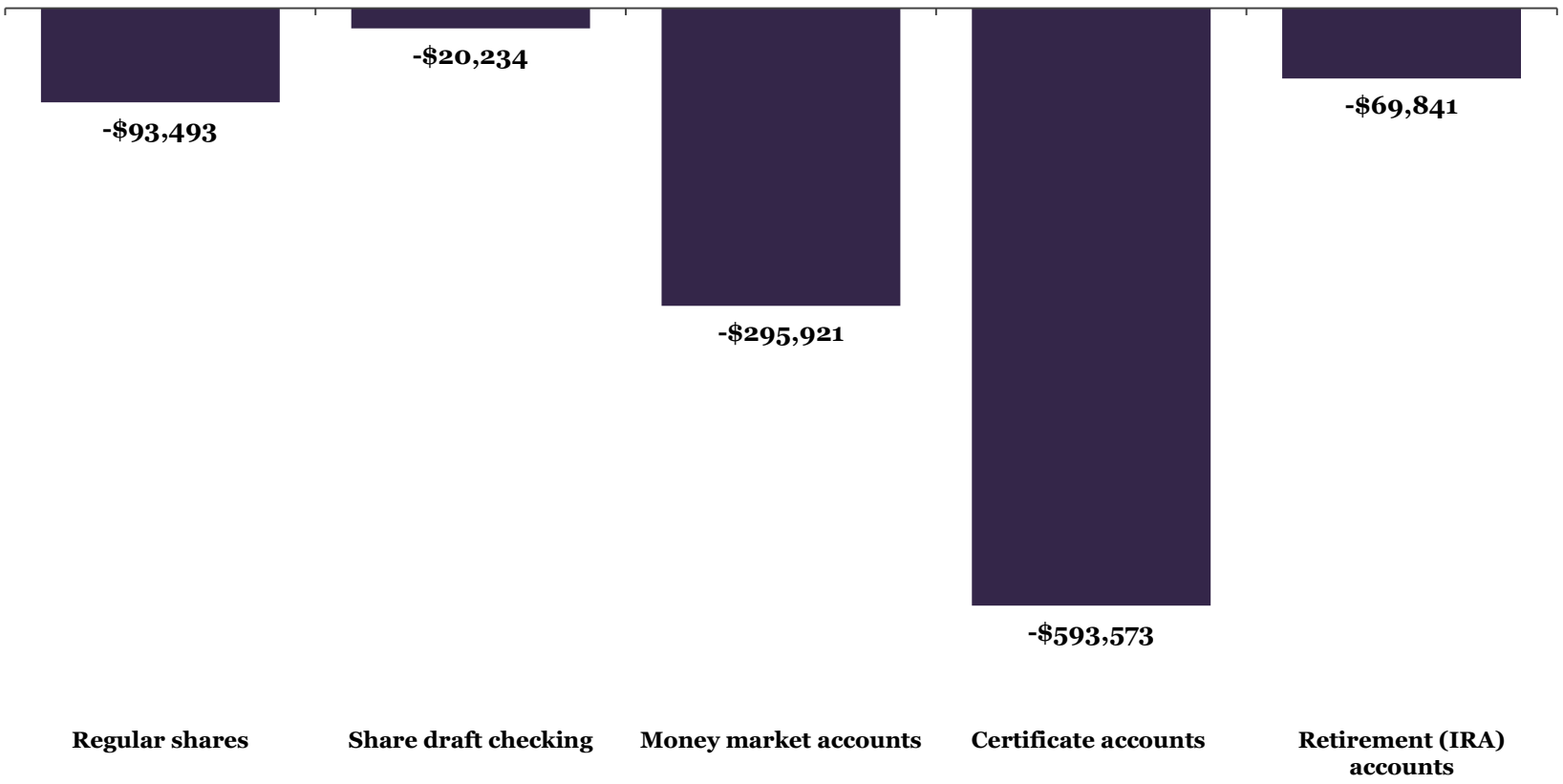
Compared to Banking Institutions in Your State
by Loan Type



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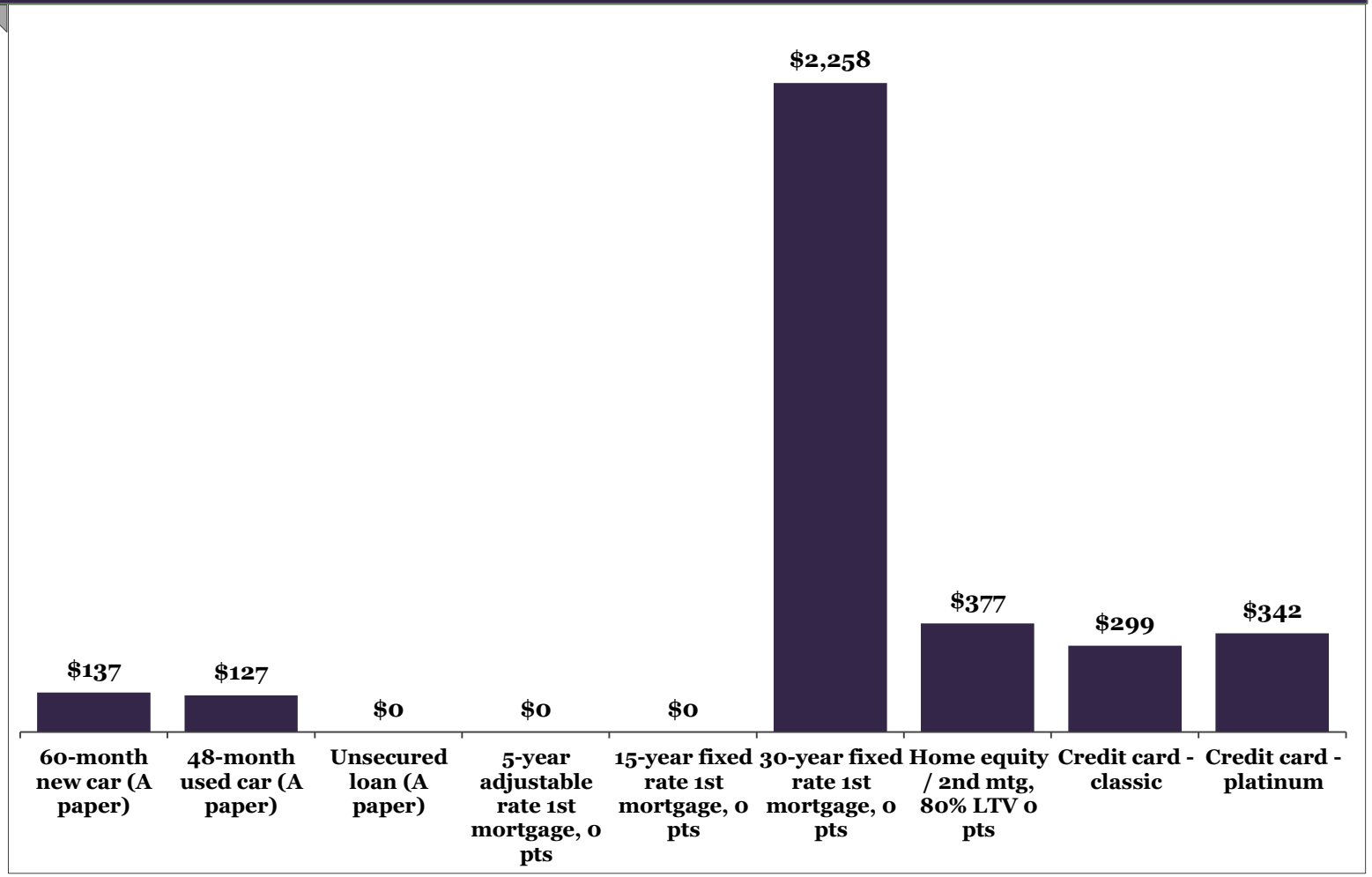
Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



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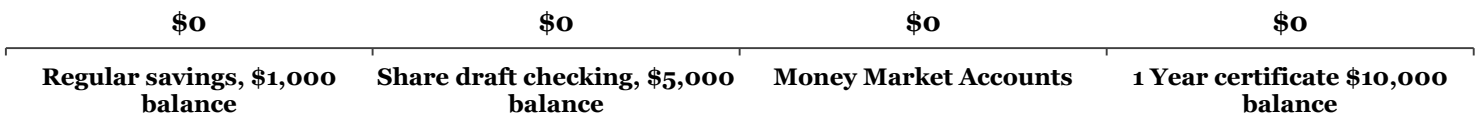
Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:
New Car: $30,000
Used Car: $20,000
Unsecured Loan: $10,000 (5 years)
5 Year Adj: $200,000
15 Year Fixed: $200,000
30 Year Fixed: $200,000
Home Equity: $50,000
Classic Credit Card: $10,000
Gold Credit Card: $10,000

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Annual Member Benefit on Savings Products with Various Terms



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America's Credit Unions

Certifies that

MyUSA CU

has provided:

• $200,062 in direct financial benefits to its 18,488 members during the twelve months ending in March 2026, equivalent to approximately $23 per member household.

• loyal high-use member households $2,574 in direct financial benefits.

November 4, 2026

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

Estimated Financial Benefits for MyUSA CU

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Ohio Banks (%) (2)	Financial Benefit to Your Members
New car loans	26,182,969	-0.82	$213,391
Used car loans	10,186,621	-1.15	$117,248
Personal unsecured loans	13,022,681	1.83	-$238,836
5-year adjustable rate 1st mortgage	547,988	0.89	-$4,883
15-year fixed rate 1st mortgage	5,390,696	0.37	-$19,892
30-year fixed rate 1st mortgage	16,993,749	-1.43	$243,520
Home equity / 2nd mortgage loans	33,302,815	-1.34	$445,592
Credit cards	8,258,780	-5.98	$511,920
Interest rebates			$0
Total CU member benefits arising from lower interest rates on loan products:			$1,268,062
Savings			
Regular shares	87,376,964	-0.11	-$93,493
Share draft checking	56,205,480	-0.04	-$20,234
Money market accounts	91,901,018	-0.32	-$295,921
Certificate accounts	40,907,840	-1.45	-$593,573
Retirement (IRA) accounts	7,878,305	-0.89	-$69,841
Bonus dividends in period			$0
Total CU member benefit arising from higher interest rates on savings products:			-$1,073,063
Fee Income			
Total CU member benefit arising from fewer/lower fees:			$5,063
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			$200,062
Total CU member benefit / member:			$11
Total CU member benefit / member household:			$23

Source: Rate.net, NCUA, and America's Credit Unions
(1) Average balance as of June 2026 and June 2025 according to the NCUA call report.
(2) Rates and fees as of 11/4/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.

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MyUSA CU
Performance Profile

Demographic Information	Jun 26	Jun 25
Number of branches	8	9
Total assets ($ mil)	351	343
Total loans ($ mil)	174	182
Total surplus funds ($ mil)	154	133
Total savings ($ mil)	277	293
Total members (thousands)	18	19
Growth Rates (Year-to-date)		
Total assets	2.2 %	6 %
Total loans	-4.4 %	-4.2 %
Total surplus funds	16.2 %	23.5 %
Total savings	-5.4 %	4.7 %
Total members	-3.6 %	-1.6 %
Earnings - Basis Pts.		
Yield on total assets	457	437
- Dividend/interest cost of assets	97	113
+ Fee & other income	114	119
- Operating expense	385	402
- Loss Provisions	38	-9
= Net Income (ROA)	51	50
Capital adequacy		
Net worth / assets	14.2	13.7
Asset quality		
Delinquencies / loans	2.3	1.7
Net chargeoffs / average loans	0.2	0.4
Asset/Liability Management		
Loans / savings	62.7	62.1
Loans / assets	49.5	52.9
Long-term assets / assets	43.6	37.3
Core deposits/shares & borrowings	51.2	49.6
Productivity		
Members/potential members	1.1	1.2
Borrowers/members	66.3	67.2
Members/FTE	265	249
Average shares/members ($)	15,268	15,557
Average loan balances ($)	14,442	14,379
Salary & Benefits/FTE	93,082	89,025

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