OCTOBER 2026
FALL ISSUE

FreeStar Financial CREDIT UNION
Take Your Dreams Higher.

HIGHER DREAMS
FREESTAR FINANCIAL NEWSLETTER

Your Voice Shapes Our Future

Earlier this year, we asked members to tell us how we're doing. You answered, and the results were remarkable. **Our members gave us a satisfaction score of 97 out of 100.**

We're proud of that result, but even more grateful for what it represents: your trust, your feedback, and your willingness to tell us what matters to you. **Members recognized our team members' friendliness, the accuracy of their transactions, and the security of their information.** Your engagement strengthens our credit union and helps us prioritize where we focus our attention and resources in the year ahead.

The world around us is changing quickly. Technology continues to transform how we live, work, and manage our finances. Your needs and expectations are evolving right along with it. As your credit union, our responsibility is not simply to keep up. **Our job is to anticipate what comes next, and that starts with listening to you.**

That's why we conduct an Annual Membership Survey. The 97/100 score is an extraordinary vote of confidence, particularly following the significant changes involved in implementing our new core processing system. That result gives us confidence that we are moving in the right direction. Just as importantly, it motivates us to keep improving.

YOUR FEEDBACK HELPS SHAPE WHAT COMES NEXT

Your feedback can lead to a better process, a new product, greater convenience, or a better overall experience. It helps us focus on what matters most: providing meaningful value and helping you make confident financial decisions at every stage of your financial life.

That is one of the things that makes credit unions different from banks. We are not simply here to sell financial products. We are here to be a trusted financial partner, helping you save, borrow, plan, and navigate the financial decisions that matter to you.

One of the greatest advantages of being a credit union is that we build our future together with the people who own this credit union: you, our members. And because you are a member, you are more than a customer. You are an owner of this credit union.

That means your voice matters—not just when we send our annual survey, but throughout the year. Your membership is more than the products and services you use. It's your participation, your feedback, your trust, and your voice that make our credit union what it is.

KEEP THE CONVERSATION GOING

Your feedback helps us, and it helps others, too. Whether you share your experience through a survey, a Google review, social media, or directly with our team, your voice helps other members and prospective members discover what it means to be part of FreeStar Financial.

Thank you for your trust, your feedback, and your participation in your credit union.

Your voice helps shape our future, and we're excited to build that future together.

FROM THE DESK OF:

Drema D. Isaac

Drema D. Isaac – President & CEO

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*Annual percentage rate (APR) is as low as 7.00% and may change based on credit history, collateral, and other determining factors. A home equity line of credit with a credit limit of $100,000 @ 7.00% for 180 months would have an estimated monthly payment of $719. Home equity lines of credit have a 10-year draw period with a 15-year repayment term for a total 25-year repayment period. Rates are subject to change at any time without notice. NMLS ID 411386.
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*Annual percentage rate (APR). Standard rates and credit limits are subject to credit history and other determining factors. 3.99% financing subject to terms of this promotional offer, which is valid for 90 days from new account issuance only and 3.99% corresponds to a monthly periodic rate of 0.3325%, which will apply to balance transfers and purchases made during the promotional period. After 90 days, the APR of 12.90% corresponds to a monthly periodic rate of 1.075% for Classic cards, and the APR of 9.50% corresponds to a monthly periodic rate of 0.7917% for Platinum cards.
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CREDIT UNION WEEK OCTOBER 13-16

International Credit Union Day on October 15 is a week-long celebration at FreeStar Financial! We want to take a moment to thank you for choosing to support us and the credit union movement. Your membership makes a difference, and we're proud to be part of a movement built on people helping people. **Stop by your branch each day of the week October 13-16 for a free member gift!** We'd love to see you and share a little appreciation while providing the same great service you've come to expect from FreeStar Financial. Thank you for being a valued part of our credit union family.

FREESTAR FINANCIAL SEMINAR SERIES

Join us for our next free member education session, covering the topic of Fraud Prevention and Cyber Security. It will be led by Tim Strenk, our Chief Information Officer. This seminar will share real world stories, credit union current events, and actions that you can take to secure the credit union and your accounts.

DATE: **Thursday, October 29**
TIME: **1:00 P.M.**

REGISTER HERE TO SAVE YOUR SEAT!

FREESTAR FINANCIAL FOUNDATION SCHOLARSHIP WINNERS

Investing in the next generation has always been part of FreeStar Financial's mission. Through the FreeStar Financial Foundation, the credit union proudly awards four $1,000 scholarships each year to graduating seniors who have distinguished themselves not only academically but through genuine service to their communities. These young learners represent the kind of leadership, compassion, and civic engagement that will shape Michigan's future, and FreeStar Financial is honored to help open the door to their next chapter.

JAYCE KELLY
COMMUNITY ACTION SCHOLARSHIP

A graduate of Renaissance High School, Jayce Kelly will pursue a degree in Psychology at Central Michigan University. Jayce's drive to understand and support others has already shown up in meaningful community involvement, and this scholarship recognizes that dedication as he begins his college career.

LUCAS ZAGER
COMMUNITY ACTION SCHOLARSHIP

Lucas Zager graduated from Henry Ford II High School and plans to study Biology at Michigan State University. His commitment to giving back to those around him reflects the spirit of the Community Action Scholarship, and FreeStar Financial looks forward to seeing the impact he will make in the sciences and beyond.

ALLISON DZUBAK
MILITARY HONORS SCHOLARSHIP

Allison Dzubak, a graduate of Marine City High School, is the recipient of this year's Military Honors Scholarship. She will study Geological Engineering at Michigan Technological University, continuing a path shaped in part by her father's military service. Allison's dedication to both academic excellence and the values instilled by her family's service background make her a fitting honoree for this award.

PAITYN HENDERSON
COMMUNITY ACTION SCHOLARSHIP

Paityn Henderson, a graduate of Detroit School of Arts, will study Architecture & Design at Howard University. Paityn's creativity and eye for design have already made a mark locally, and FreeStar Financial is excited to support her growth as she builds a future shaping spaces and communities.

FREEDOM FROM FRAUD

A current scam targets members with a fake text appearing to come from "FFCU" with an 805 area code. It warns of a large purchase at Walmart or Target, followed by a phone call from fraudsters trying to extract confidential information. **As a reminder, FreeStar Financial will never ask for:**

- Text message verification code
- Credit or debit card number
- Debit card pin number
- Username or passwords for online banking

> Your verification code for FreeStar Financial Credit Union is 248703. Do not share this code with anyone. We will never ask for this number.

Cybersecurity is a shared responsibility, and members who voluntarily provide their personal information will be held liable for any resulting financial loss. Do not trust unsolicited calls or texts. Remember that a fraud alert will always ask the member to call us directly, never calling you to ask for personal information. On the right is an example of a real verification code text, instructing recipients never to share the code. Call 586-466-7800 immediately if a call or text is suspicious.

Q4 HOLIDAY CLOSURES:

MONDAY, OCTOBER 12 | COLUMBUS DAY/INDIGENOUS PEOPLES DAY
All branches will be closed.

WEDNESDAY, NOVEMBER 11 | VETERANS DAY
All branches will be closed.

THURSDAY, NOVEMBER 26 | THANKSGIVING DAY
All branches will be closed.

THURSDAY, DECEMBER 24 | CHRISTMAS EVE
All branches will be open until 12 p.m.

FRIDAY, DECEMBER 25 | CHRISTMAS DAY
All branches will be closed.

FRIDAY, JANUARY 1 | NEW YEAR'S DAY
All branches will be closed.

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