

**JANUARY 2026
WINTER ISSUE**

FREESTAR FINANCIAL NEWSLETTER

As a new year begins, we remain committed to helping you build financial confidence, reach your goals, and navigate whatever comes next. I am grateful for your membership—and your ownership. Our mission guides every decision we make: serving you and strengthening the communities we share.

FreeStar Financial is also part of a broader cooperative that shares ideas, expertise, and solutions to help credit unions thrive. These connections are part of what makes the credit union movement so special. We don't see other credit unions as our competition; instead, our entire industry works together for your benefit. One way we do this is by attending the national Governmental Affairs Conference (GAC) in Washington, D.C.

The GAC is the major annual advocacy conference for the U.S. credit union industry, organized by America's Credit Unions. This is where we engage with federal lawmakers and regulators, raise awareness of credit union issues, and work together to influence public policy. By showing up together, we amplify our voice and protect your ability to access affordable, member-focused financial services.

I look forward to attending this conference each year alongside other credit union leaders. The networking, collaboration, and exposure to emerging innovations help us stay ahead of regulatory and economic changes. This allows us to continue offering better tools, more innovative solutions, and increased protection from fraud.

Having a strong board of directors is another way credit unions protect and support their membership. Because of our democratic structure, you elect the volunteers who govern our financial institution. This democratic structure ensures the credit union is always focused on serving members' best interests, not maximizing profits for outside investors like banks.

I would like to congratulate the vice chairperson of our board, Charles Larsen, on his retirement at the end of 2025. For over 10 years, Dr. Larsen has served as a dedicated volunteer on our board and several of its committees. His key responsibilities have included:

- Setting the credit union's strategic direction
- Ensuring financial soundness and regulatory compliance
- Hiring, evaluating, and supporting the CEO
- Protecting members' assets and interests
- Overseeing policies, risk management, and long-term planning
- Serving as chairperson of the supervisory and audit committees

Because our board members serve without compensation, their motivation is mission-driven: to ensure FreeStar Financial operates in a safe, ethical, and member-focused manner.

On behalf of the credit union, I would like to thank Charles Larsen and our entire membership for trusting us to be part of your financial journey. Your success is why we're here.



FROM THE DESK OF:

Drema D. Isaac

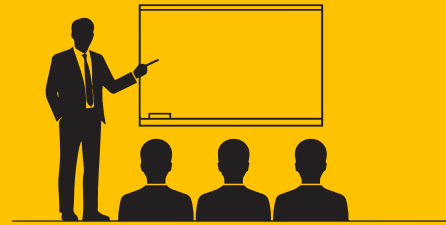
Drema D. Isaac – President & CEO

586.466.7800
FreeStarFinancial.com





2026 ANNUAL MEETING AND ELECTION NOTICE



AS A FREESTAR FINANCIAL MEMBER/OWNER, YOU ARE INVITED TO JOIN US AT OUR ANNUAL MEETING.

The annual meeting is a great opportunity to meet your board of directors, team members who serve you every day, and learn more about the success of your credit union!

THURSDAY, APRIL 16, 2026 | 3:00 P.M.

ST. CLAIR SHORES COMMUNITY ROOM
22522 E. 9 Mile Rd., St. Clair Shores, MI 48080

Board of directors members up for re-election:

☒ Raymond White Jr. ☒ Ashley Ciamillo

For more information on duties and responsibilities of these positions, please contact Drema Isaac at 586-466-7800 x121. Nomination packets due by March 2, 2026

NOMINATION BY PETITION PROCEDURES

Any other members who wish to be included on the ballot must follow the steps below:

1. Submit a written request to Drema Isaac, president and CEO, for a nomination package. Please note: Completed packets and petitions must be received by March 2, 2026.
2. To be considered for nomination, you must collect the signature of one percent (1%) of the credit union membership supporting your candidacy. As of November 30, 2025, the credit union has 22,332 members.
3. After gathering 223 signatures, forward the signatory document along with a candidacy notice and resume to:

**FreeStar Financial Board of Directors
Nominating Committee
P.O. Box 2800
Mt. Clemens, MI 48046**

UPCOMING HOLIDAY CLOSURES:

MONDAY, FEBRUARY 16 | PRESIDENTS DAY

All branches will be closed.

MONDAY, MAY 25 | MEMORIAL DAY

All branches will be closed.

NOTE: Drive-thru open at Clinton Township. ATM with Teller Assist available at St. Clair Shores, Shelby Township and Richmond. Call Center also available.

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