

**APRIL 2026
SPRING ISSUE**



Take Your Dreams Higher.

HIGHER DREAMS

FREESTAR FINANCIAL NEWSLETTER

Stronger Today. Ready for Tomorrow.

As we welcome the spring season—a time of renewal and forward momentum—I'm proud to share how your credit union continues to grow stronger, serve better, and lead with purpose.

This year marks our 69th Annual Membership Meeting, where we gathered under the theme Stronger Today. Ready for Tomorrow. While attendance is always a small portion of our full membership, the message we shared belongs to all 22,000+ members we serve: your credit union is stable, secure, and building for the future with intention.

That momentum is reflected not only in our performance, but in the recognition we continue to receive across the credit union movement. At the Michigan Credit Union League state convention, FreeStar Financial has consistently been honored for excellence—earning distinctions such as Credit Union of the Year, Board Member of the Year, Distinguished Service Award, and Young Credit Union Professional of the Year. These awards are not just milestones; they are a reflection of our commitment to you.

In June 2026, we are especially proud to celebrate our Chief Information Officer, Tim Strenk, who will be recognized as Michigan's Credit Union Professional of the Year. Tim's leadership was instrumental in one of the most significant investments in our future: our new core operating system. From preparation and testing to implementation and execution, his work—and the work of our entire team—ensured a successful transition.

This new core was more than a technology upgrade. It is a foundation for what comes next. It allows us to deliver smarter, faster, and more personalized service. It positions us to grow—not for growth's sake—but to expand our ability to empower more members, strengthen more households, and deepen our impact across the communities we serve. As we look ahead, this investment supports our long-term vision of becoming a billion-dollar credit union built on purpose, not just scale.

We are also continuing to invest in new products, enhanced services, and stronger safeguards to protect what matters most—your financial well-being. At the same time, we remain deeply committed to giving back. On June 12, we will host our annual FreeStar Financial Foundation fundraiser in support of two incredible local organizations: Champ Life and Vietnam Veterans of America Chapter 154. These partnerships reflect the heart of who we are—people helping people. I would love for you to join us in making this event a success. Whether you would like to attend the event or make a donation, your support would mean so much and would directly benefit these wonderful organizations and the people they serve.

Everything we do is grounded in a simple belief: when we grow stronger together, the possibilities for tomorrow expand for us all.

Thank you for your continued trust and membership. We are honored to serve you—and we look forward to what we will achieve together.



FROM THE DESK OF:

Drema D. Isaac

Drema D. Isaac - President & CEO



586.466.7800
FreeStarFinancial.com

A SURE SIGN WE MAKE MORTGAGES AFFORDABLE

RATES AS LOW AS **5.50%** APR* 30-YEAR FIXED MORTGAGE

+PLUS GET UP TO **\$500** OFF YOUR CLOSING COSTS**

APPLY TODAY
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FreeStar
Financial CREDIT UNION
Take Your Dreams Higher.



*APR = Annual Percentage Rate. Rate effective as of March 23, 2026. Rate is "as low as" and may change based on credit history, collateral, term, and other determining factors. Rates subject to change at any time without notice. A loan of \$200,000 at 5.50% APR for 30 years would have a monthly payment of \$1,135.58. Equal opportunity lender. NMLS ID 411386. **Subject to credit approval and home value appraisal. Homeowners insurance is required. NMLS ID 411386. The FreeStar lender credits of up to \$500 are based upon achieving certain criteria.



YOU'LL GET THE SAME RUSH WHEN YOU REFINANCE AND LOWER YOUR PAYMENTS

REFI YOUR AUTO LOAN
WITH FREESTAR AND SAVE!

AS LOW AS **4.49%** APR*

GET UP TO **\$600** CASH BACK**



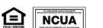
REFI
TODAY

FreeStar
Financial CREDIT UNION
Take Your Dreams Higher.



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*APR = Annual Percentage Rate. Rate is "as low as" and may change based on credit history, term and other determining factors. An additional rate discount of 0.25% can be added to the "as low as" rate for payment protection coverage OR active checking with a full direct deposit. Any direct deposit under \$2,000 per month is ineligible for a discount. Payment example: A loan of \$30,000 at 4.49% APR for 36 months would have a payment of \$898.84. Rate and promotion are subject to change at any time without notice. Up to 90 days no payments. Existing FreeStar Financial loans are ineligible. Interest will continue to accrue during those 90 days. Equal Opportunity Lender. **Cash back offer valid on auto loan refinances only; cash back amount equal to 3% of the funded loan amount, not to exceed \$600, and will be deposited into a FreeStar Financial account within 90 business days of loan funding.



UNDERSTANDING YOUR CREDIT SCORE

WEDNESDAY, JUNE 24, 2026 | 6:00 P.M.
ST. CLAIR SHORES COMMUNITY ROOM
22522 E 9 MILE RD. ST. CLAIR SHORES, MI 48080

**SPEAKERS: FREESTAR FINANCIAL
LENDING EXPERTS**

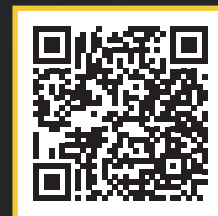
Who better to talk about credit scores than the people who use them every day? Join FreeStar Financial this spring for an informative seminar led by our experienced lenders and underwriters, who will break down everything you need to know about your credit.

Topics will include:

- **Making Your Credit Score Work for You** – Understanding financial health, what you can afford, and balancing income vs. expenses
- **Credit Reports** – Why they matter and how they impact your financial future
- **Credit Scores** – How to obtain, use, maintain, and repair your score

THIS SEMINAR IS THE PERFECT PLACE TO BRING YOUR QUESTIONS!

Our knowledgeable lenders and underwriters will be on hand to address your credit concerns, help you make sense of your score, and point you in the right direction toward a stronger financial future. Our experts are also available at any of our eight branch locations to sit down with you one-on-one and review your credit report in person. Whether you attend the seminar or stop by a branch, FreeStar Financial is here to help you take control of your credit!



**REGISTER
TODAY**

FREESTAR FINANCIAL FOUNDATION PRESENTS THE THIRD ANNUAL ROARING RACES!

FRIDAY, JUNE 12, 2026 | 5:30 P.M.
ZUCCARO'S BANQUET CENTER
46601 GRATIOT AVE. CHESTERFIELD, MI 48051

**WHERE GATSBY MEETS
THE WINNER'S CIRCLE**

EVENT TICKET: \$65

DINNER AND OPEN BAR; RAFFLE BASKETS AND 50/50 RAFFLE AVAILABLE.

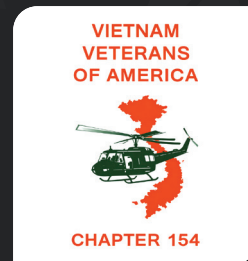
FOR TICKET AND SPONSORSHIP INFORMATION, VISIT ROARINGRACES.EVENTBRITE.COM,
OR VIEW OUR EVENT ON FREESTAR FINANCIAL CREDIT UNION FACEBOOK PAGE.

*Attendees must be 21+ to participate. Race selections and raffle tickets at event are cash only. Donations to FreeStar Financial Foundation EIN #93-2371902, a 501(c)(3) entity, may be tax-deductible. **Contact us about this event by emailing rares@freestarfinancial.com.**

100% OF PROFITS ARE FOR:

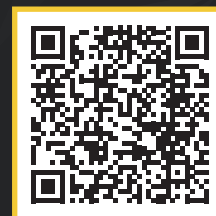
VIETNAM VETERANS OF AMERICA CHAPTER 154

This group supports veterans and their families through advocacy, essential services, and community. Committed to compassion and care, they work to ensure that every veteran is supported and never left behind.



MY CHAMP LIFE

This summer camp serves foster and at-risk children with a focus on building confidence, encouragement, and a sense of belonging. Each child receives individualized attention as a part of supportive relationships and fun activities. The camp has a lasting, positive impact on the children who attend.



**REGISTER
TODAY**



2026 FREESTAR FINANCIAL FOUNDATION SCHOLARSHIPS NOW OPEN

NOW INCLUDING TRADE AND VOCATIONAL SCHOOL OPPORTUNITIES

FOUR \$1,000 SCHOLARSHIPS AVAILABLE FOR STUDENTS PURSUING COLLEGE OR SKILLED TRADES

Applications are now open for the FreeStar Financial Foundation's 2026 Scholarship Awards, with an exciting expansion to support more paths to success. For the first time, scholarships are available not only for students attending colleges and universities, but also those pursuing accredited trade and vocational programs. This update reflects a continued commitment to making education more accessible and recognizing the essential role skilled trades play in strengthening communities. The Foundation will award four **\$1,000** scholarships, totaling **\$4,000**. Two Military Honor Scholarships will support students with a parent who is active duty, reserve, or a veteran, honoring a strong military legacy. Two Community Action Scholarships will recognize students who demonstrate meaningful volunteer service and a commitment to helping others. Applicants must have a minimum 3.0 GPA, be accepted to a qualified institution or trade school, and be a FreeStar Financial Credit Union member in good standing by May 15, 2025. Applications must be submitted online by May 15, 2026. Students can apply at FreeStarFinancial.com/Scholarships, and membership remains open to those who wish to join.



APPLY TODAY

MCUL PROFESSIONAL OF THE YEAR AWARDED TO TIM STRENK, CIO FREESTAR FINANCIAL CREDIT UNION

We're very proud to share that our Chief Information Officer, Tim Strenk, has been named Professional of the Year by Michigan Credit Union League & Affiliates. Tim earned this recognition for his leadership in our recent core system and online banking upgrades. His dedication, strategic direction, and hands-on involvement throughout the entire process were key to making these launches a success for both our team and our members. Major system transformations like these require vision, persistence, and an incredible amount of technical work behind the scenes, and Tim led the way every step of the conversion. His commitment to strengthening our technology and enhancing the member experience will continue moving FreeStar Financial forward for years to come. Congratulations, Tim, on this well-deserved award. You are an invaluable part of the FreeStar Financial team!



Q2 HOLIDAY CLOSURES:

MONDAY, MAY 25 | MEMORIAL DAY

All branches will be closed.

FRIDAY, JUNE 19 | JUNETEENTH

All branches will be closed.

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For the latest news, events and promotions.

586.466.7800

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