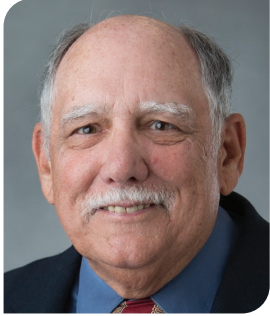


Your Ballot

Membership Meeting

THE CANDIDATES

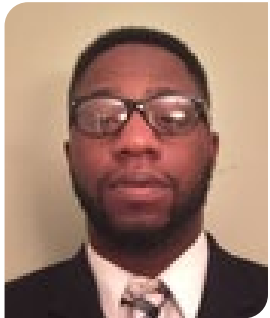
Three (3) seats are open for election to the Board of Directors, each with a three (3) year term. In accordance with our code of regulations, the Board of Directors appointed a Nominating Committee that has put forth three names of eligible candidates to fill the vacancies, one for each seat.



Bill Herring (Incumbent)

Herring was involved in civic and credit union organizations. Herring served as a board member of American Share Insurance Corporation (ASI) and on the board of the subsidiary corporation Excess Share Insurance (ESI). Herring is past chair and board member of the Ohio Credit Union League and Affiliates. Herring was a long-time member of the Credit Union Executive Society (CUES) and Rotary Club 17 of Cincinnati, Ohio. In 2004, he was elected to serve on the Credit Union National Association (CUNA) board of directors where he served for six years. Herring received the 2002 Herb Wegner Award for Individual Achievement. Herring is a Credit Union Development Educator (CUDE) and a First Canada DE and CaribDE 26. Herring received his Bachelor of Business Administration from the University of Cincinnati.

Herring currently serves as a board member for Little Brothers Friends of the Elderly and TruPartner Credit Union.



Kristan Welch

Kris began his career in public accounting, dedicating over 20 years to the field while steadily advancing in responsibility. His extensive expertise spans budgeting, financial management, analysis, auditing, and forecasting. Beyond his technical skills, Kris takes pride in his humility, strong work ethic, and dedication as a leader through hard work and perseverance.

Currently, Kris serves as the Business Manager at Cincinnati Children's Hospital. In this role, he oversees the financial well-being of families navigating the challenges

of having children in the Oncology, Hemophilia, and Bone Marrow Transplant programs, ensuring compassionate and effective support.

Kris has also demonstrated his commitment to community service and advocacy. As a two-year Treasurer and member of the African American Professionals Advisory Council (AAPAC) at Cincinnati Children's, he actively contributed to initiatives such as fundraising for sickle cell research, mentoring students at South Avondale Elementary, and supporting families staying at the Ronald McDonald House.

Kris earned his Bachelor's degree in Finance from Northern Kentucky University and continues to exemplify leadership and service in his professional and personal endeavors.



Kyle Wirthwine (Incumbent)

Born and raised in North College Hill and Fairfield, Kyle attended the College of Mount Saint Joseph (now University of Mount Saint Joseph) where he majored in History and minored in Biology while being a team captain and lettering for his college football team all four years.

After college, Kyle enlisted in the United States Air Force and served for ten years as a pilot mechanic until he was honorably discharged with several distinguished service awards. After the Air Force, Kyle began his teaching and coaching career. Today he teaches at Mother Teresa Catholic Elementary School and continues to be the owner of

his landscaping company while serving on the TruPartner Board.

On **WEDNESDAY, MARCH 19, 2025**, TruPartner will hold the Annual Meeting of the Membership. The meeting be held at 5:00 pm at the Corporate Office located at **1717 Western Avenue** in Cincinnati, Ohio. There will be no new business to come before membership. The agenda includes the election of directors and the presentation of standard reports.

Vote Today!

Members over the age of sixteen and corporations, unincorporated societies or associations, and organizations who are association members, can exercise their democratic right to vote by returning their ballot to TruPartner Credit Union by **4:00 p.m. on March 12, 2025**, to be considered as a valid ballot. If the date to return your ballot is missed, you can vote in person at the annual meeting.

Instructions

This ballot will be counted in the manner you instruct below. If no instructions are provided, no vote will be tallied. Members may vote for up to a maximum of three candidates.

The undersigned acknowledges receipt of the notice of the Annual Meeting of TruPartner Credit Union on **Wednesday, March 19, 2025**.

| Nominees | For | Against |
|-----------------------|--------------------------|--------------------------|
| Bill Herring | <input type="checkbox"/> | <input type="checkbox"/> |
| Kristan Welch | <input type="checkbox"/> | <input type="checkbox"/> |
| Kyle Wirthwine | <input type="checkbox"/> | <input type="checkbox"/> |

Vote for up to THREE (3) Candidates

Member Name: _____

Account Number: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Authorized Signature: _____

Date: _____

Place
Stamp
Here

Please fold so that this panel and TruPartner address face out, tape closed and return to the credit union.



1717 Western Avenue
Cincinnati, OH 45214-2007

Visit one of our Greater Cincinnati Locations

Queensgate Office
1717 Western Ave.
Cincinnati, OH 45214

Carthage Office
7000 Vine St.
Cincinnati, OH 45216

Over-the-Rhine Office
1800 Vine St.
Cincinnati, OH 45210

Western Hills Office
5625 Harrison Ave.
Cincinnati, OH 45248

Or connect with us anytime online at TruPartnerCU.org or by phone at 513.241.2050

Fee Schedule 2025

Effective February 15, 2025

| Checking Accounts | Fee |
|----------------------------------|-----------------------------------|
| TruPartner Checking | Free |
| Fresh Start Checking | \$10/month |
| Interest Checking | \$5/mo (if balance <\$1,500) |
| Photocopy of Check ^o | \$3 |
| Counter/Starter Checks | \$5/page (4 checks) |
| Insufficient Funds | \$30 |
| Courtesy Pay | \$33 |
| Stop Payment | \$30 |
| Overdraft Transfer Fee | \$3 |
| Returned Check | \$20 |
| Returned Check - Fraud | \$50 |
| Check Printing Fee | Depends on style |
| ATM/Debit/Credit Card | Fee |
| Reissue/Replace Card (per year) | 1st Free 2nd \$10 3rd+ \$20 |
| PIN Change | Free |
| Withdrawals (TPCU ATM) | Free |
| Withdrawals (Non-TruPartner ATM) | \$2.50 (6 free/month) |
| Expedited Delivery | \$35 |
| Returned Check | \$20 |
| Returned Check - Fraud | \$50 |

| Wires | Fee |
|---------------|------|
| Domestic | \$25 |
| International | \$30 |
| Incoming | \$10 |

| Miscellaneous | Fee |
|---------------------------------------------------------------------|-----------|
| Account Activity Printout ^o | \$2/page |
| Account Research/Balancing | \$25/hr |
| Live Agent Phone Assist balance inquiry or transfer ^o | \$1 |
| Foreign Check Processing | \$10 |
| Dormant Account Fee [~] | \$5/month |
| Subordination Fee | \$250 |
| Mailed Statement** ^o | \$3 |
| Statement Copy | \$3 |
| Money Order | \$5 |

| Miscellaneous | Fee |
|---------------------------|----------------------|
| Notary (non-members) | \$5 |
| Official Check | \$5 |
| On-us Check (non members) | greater of \$5 or 1% |
| Pay by Phone | \$10 |

| | |
|----------------------------------------|----------------------|
| Reopen Account within 12 months | \$20 |
| Returned Mail | \$5 |
| Tax Lien/Garnishment | \$30 |
| Third-Party Check [^] | \$10/check |
| Cash Back Transaction fee [#] | \$2 |
| Cash Advance | greater of \$5 or 2% |

Waived with combined balance of \$300 or more (deposits and/or loans), or an active checking account (2 non-cash withdrawals/mo), or member <18yrs old
[^]Third party government checks or insurance checks not accepted
[~]Waived if primary member is under 18 years old or born before 1960
^o item is also available through online banking at no cost.

[~]No account activity on any TPCU loan or account for 12 mo, acct is <\$500, member is >24 yr old

www.trupartnercu.org/fee-schedule/



Exercise your right as a Member. Voting for the next Board of Directors is going on now.

