

BRIGHT *horizons*



LETTER FROM THE CARD DEPARTMENT MANAGER:

It's hard to believe we're already in March. I'm pleased to share that our debit card conversion, completed in August 2025, and our credit card conversion, completed in February 2026, are now fully behind us.

These updates were designed to add more value and convenience to your cards, including Tap to Pay, digital wallet access, and greater control through our mobile app. And we're not done yet. Later this year, you can look forward to credit card rewards, digital card issuance, and instant issuance for debit cards.

We remain committed to continuously elevating the level of service and value we provide to you—our members. Respectfully, Jodi Wolff, BSACS, CCUFC, CUCE

CORNERSTONE PLACEMENT TO THE MAIN OFFICE



**70TH ANNUAL MEETING IS SCHEDULED FOR MARCH 17, 2026, AT 3:30 PM
AT OUR MAIN OFFICES AT 404 S EUCLID AVE. BAY CITY, MI 48706.**



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APR*: Annual Percentage Rate
APY*: Annual Percentage Yield



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