

Dear Community First Credit Union Member,

You are being referred to CUSO Financial Services, LP ("CFS") the brokerage firm and Registered Investment Adviser that provides non-deposit investment products and services through financial professionals who are registered with CFS. Please note that Community First Credit Union ("CFCU") and CFS have entered into an agreement whereby CFCU may refer CFCU members as potential investment clients to our financial professionals registered with CFS. Below is some important information for you to understand about this endorsement.

- The Credit Union is not a current investment client of CFS.
- The aforementioned financial professionals are employees of CFCU, licensed and registered through CFS to offer and sell investment advisory services and products. In return for management and maintenance of the financial professionals and program, CFCU receives compensation from CFS.
 - The compensation CFCU will receive is made up of a percentage (net of expenses and overhead) that investment clients pay for entering into a financial advisory relationship through a financial professional registered with CFS. The Credit Union will continue to receive compensation for as long as investment advisory relationship is sustained.
 - You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to the Credit Union.
- Because you are being referred from the credit union, we want to make you aware of the potential financial benefit to the credit union should an investment advisory account or service be established. This constitutes a conflict of interest as defined by the Securities and Exchange Commission.

The Credit Union is not authorized to provide investment advice on behalf of CFS.

For important information related to our fees and services please review the CFS Form ADV Part 2A or visit adviserinfo.sec.gov/firm/summary/42132.

Non-deposit investment products and services are offered through CUSO Financial Services, LP ("CUSO Financial") ("CFS") a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CUSO Financial: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CUSO Financial. The Credit Union has contracted with CUSO Financial for investment services. Atria Wealth Solutions, Inc. ("Atria") is not a registered broker-dealer or Registered Investment Advisor. CUSO Financial is a subsidiary of Atria.