



June 30, 2025

## Important Information About Your Credit Union

**Dear Butler Heritage Member,**

On June 30, 2025 the National Credit Union Administration (NCUA) closed and placed into liquidation Butler Heritage Federal Credit Union (BHFCU). The NCUA has entered into a "purchase and assumption" agreement with our credit union, Cincinnati Ohio Police Federal Credit Union (COPFCU).

### What Does This Mean for You and Your Accounts?

**First and foremost, your funds are safe.** The deposit accounts you held at BHFCU are now held by COPFCU. These funds continue to be insured to \$250,000 by NCUA's share insurance fund per the limits provided by the Federal Credit Union Act.

**You are now a member of COPFCU**, with the same rights and privileges afforded to every one of our members. You are part of a full-service credit union, headquartered in Cincinnati, Ohio with more than 11,000 members, in business since 1935 and currently celebrating our 90<sup>th</sup> Anniversary. **We're thrilled to welcome you to the COPFCU family.**

**The branch at 660 N. University Drive remains open to serve you.** Continue to call 513-423-2921 or visit the branch for all your account needs. The branch hours remain Monday - Friday from 9:00 to 5:00.

**Your accounts will transition to COPFCU systems effective August 1.** Throughout the month of July, continue to use your current online banking system to manage your accounts. Effective August 1, your accounts and loans will transition to our systems at the same – or better – rates and terms. Additional information will be sent to you shortly with details of your new COPFCU account numbers and how to access our online, mobile banking and bank-by-phone systems.

### Important Actions You Should Take

**Review your final BHFCU statement when it arrives.** The statement will arrive soon (just as usual). We encourage you to review this final statement and report any differences or errors to us using the contact information noted below.



**Confirm your contact information.** To ensure a smooth transition for you, please verify that your **mailing address, mobile phone number and email address** are correct. These details are essential for sending important updates and one-time passcodes required to access COPFCU's online and mobile banking systems. Call or visit the branch to update your information.

**Watch your mailbox and email inbox for important details.** In the coming days, you will receive your new COPFCU account numbers and membership agreements/disclosures along with other important information you will need to access our Online, Mobile Banking and Bank-by-Phone systems.

## Call us with any questions or concerns.

We understand that the sudden nature of this transition could cause some confusion and concerns. Please contact us or visit a special webpage we have created to provide full details and updates on this process for you.

### Call Us

COPFCU

**513-423-2921 or 1-800-810-0221 x45**

Monday - Friday 9:00a to 5:00p

### Transition Website

Full details, FAQs and the latest updates available at

**[copfcu.com/BHmembers](http://copfcu.com/BHmembers)**

## Support from NCUA

You may make claims for share insurance to NCUA as Liquidating Agent. You have eighteen (18) months from the date of the appointment of the Liquidating Agent in which to make claims to the Liquidating Agent for share insurance. This period ends December 31, 2026. Failure to make claims before that date will act as a bar to such claims.

### ***To make a share insurance claim with NCUA as the Liquidating Agent, contact:***

Cincinnati Ohio Police Federal Credit Union  
c/o National Credit Union Administration  
10910 Domain Drive, Suite 200  
Austin, Texas 78758  
512-231-7940

Thank you in advance for your patience and understanding through this transition. **We are truly thrilled to have you as part of our COPFCU family and we look forward to serving you with the same dedication, heart and upgraded products and services that all COPFCU members have come to expect.**

Warm Regards,

**Kathy Haas**

President/CEO  
COPFCU



## Why COPFCU? What Can You Expect as a Member?

We'd like to provide you with a few more details on why the NCUA selected COPFCU and what benefits you'll enjoy as a member.

### Financial Strength & Stability

COPFCU is financially sound and holds the NCUA's highest possible rating. With a strong capital ratio of **11%**, reserves of **\$19 million**, and **\$439,679** in year-to-date net income (as of May 2025), we exceed industry averages in asset quality and performance. Additionally, COPFCU ranks first in the local market across nearly all key metrics used to measure the value of our return to the membership.

### Shared Mission & Community Roots

Founded to serve Cincinnati Police Officers, COPFCU shares a deep community commitment similar to BHFCU's origins with Middletown City employees. We now serve public servants across police, fire, education, and more.

### Exceptional Member Service

COPFCU's Net Promoter Score of 73 places us in the "exceptional" range (70–100), well above the 2024 financial industry average of 44.

### Expanded Access

You will enjoy:

- Over 5,000 Co-op shared branches
- More than 60,00 surcharge-free ATMs nationwide
- **Coming soon!** New full-service branch in Hamilton at 6718 Gilmore Road, featuring two drive-thru lanes, a drive-up ATM and a community room.

### Convenient Banking Services

Expanded digital capabilities include:

- Online account opening
- Online loan applications with eSigning
- Mobile app and online banking with bill pay
- Mobile check deposit
- Card controls with transactions alerts
- Person-to-Person (P2P) payments
- Account-to-Account (A2A) transfers

### High-Yield Dividends

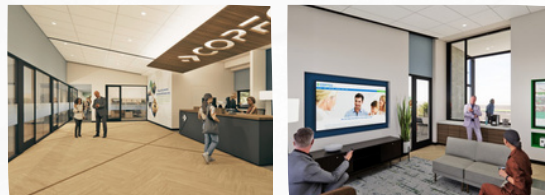
We prioritize high dividend payouts that deliver consistent, reliable value. COPFCU dividend rates consistently rank in the Top 10 geographically, according to the S&P Rate Survey.

### Giving Back to Our Members

Exclusive member-only benefits:

- Rewards Plus – receive deposit rate bonuses and loan rate rebates based on your overall engagement\*
- Scholarship program - \$15,500 awarded annually to members
- Local and national attraction discounts

\*Members can receive up to -0.50% rate rebate on vehicle and personal loans and up to +0.25% rate bonus on certificate and money market funds.



#### Coming Soon! Hamilton Branch

6718 Gilmore Road, Hamilton OH



## Why COPFCU? What Can You Expect as a Member?

### Committed to Community

COPFCU is committed to improving the communities we serve by volunteering at impactful events/organizations including:

- Ronald McDonald House – *Taste of Hope*
- FreeStore Foodbank – *Bea Taylor Market*
- Police & fire charity events
- and more!



We look forward to expanding our community service and partnerships throughout the Middletown and Hamilton communities – bringing new energy, resources and support.

### We are here for you.

We hope this information gives you confidence in COPFCU's ability to meet all your banking needs. Our team is committed to serving you and your family for many years to come.

Honored to Serve You,

**Kathy Haas**  
President/CEO  
COPFCU

