



NEWSLETTER

OCTOBER 2026

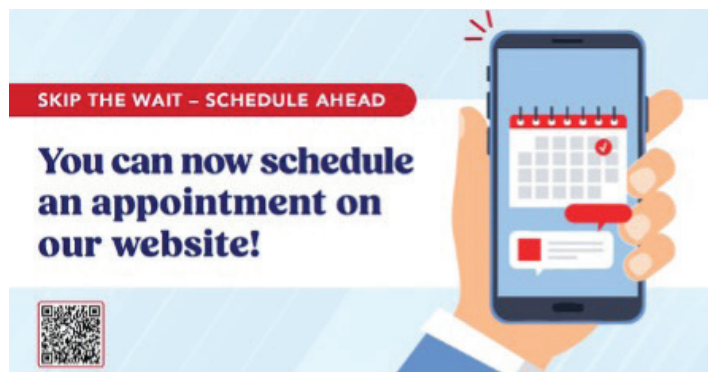
Book Appointments the Easy Way with Appointment Scheduler

Your time matters! Scheduling a conversation or addressing an account need with Patriot is now easier than ever. With Patriot's new Appointment Scheduler, members can conveniently book appointments online for the services they need, at a time that works best for their schedule.

Appointment Scheduler helps connect members with the right Patriot team member for the right type of appointment. Whether you need help opening an account, discussing a loan, reviewing digital banking options, or getting answers to everyday account questions, the scheduling tool makes it simple to choose the service, day, time, and location that fit your needs.

Appointment Scheduler also helps members arrive prepared. Appointment confirmations and reminders can be sent automatically, giving you the details you need before your visit and notifications of upcoming appointments. For Patriot staff, the tool provides helpful appointment information in advance so they can be ready to serve you more efficiently when you arrive.

This automated scheduling option is designed to make banking more convenient, whether you prefer to plan ahead before visiting a branch or want a smoother way



to connect with the team. It gives you more control over your appointment time while helping Patriot provide a more personalized, prepared, and timely experience.

The next time you need one-on-one assistance, hop onto Patriot's website, online or mobile banking and try our Appointment Scheduler to reserve your appointment in just a few clicks. It is a simple way to save time, avoid unnecessary waiting, and get connected with the support you need.

Scan the QR code above or visit <https://appointments.patriotfcu.org/service>

New Inwood Branch Opening October 17, 2026!

We're excited to share that construction on our new Inwood, West Virginia, branch is progressing right on schedule! We look forward to welcoming members to this modern new facility in October.

Our new branch will offer an enhanced banking experience, blending the personal service you value with innovative digital features designed to meet the evolving needs of our community.

Join us for our Grand Opening on Saturday, October 17, from 9:00 a.m. to 12:00 p.m.! Enjoy giveaways, free coffee from the Wellspring Coffee Truck, sweet treats, and special new branch offers. Come early—giveaways are available while supplies last!

We can't wait to celebrate with you!

Inwood Branch

41 Duella Drive
Inwood, WV 25428



A Message from the CEO



While life may have settled into a routine with children back in the classroom and the arrival of fall, there are still plenty of factors putting pressure on family budgets. As one economist recently observed, *"For the average American family, the economy is better than it feels, but more expensive than it used to be."*

If that sounds like a mixed message, I couldn't agree more.

There remains a disconnect between economic statistics and personal experience.

On paper, data shows strong employment, a growing economy, moderating inflation, and rising household incomes. Yet many families continue to face financial challenges. Housing remains expensive, childcare and healthcare costs strain budgets, consumer confidence has softened, and many people feel less financially secure despite earning more than they did just a few years ago.

The U.S. economy continues to grow, although at a modest pace. While inflation has eased significantly from its peak, household budgets remain under pressure from higher costs for groceries, insurance, healthcare, utilities, and other everyday necessities. Many expenses still cost substantially more than they did only a few years ago, something we're reminded of each time we shop for groceries, fill our gas tanks, or have the good fortune to enjoy a meal out.

Employment remains relatively strong nationwide, and job opportunities continue to be available throughout our local communities. However, housing affordability remains one of the greatest challenges facing many families. While there was optimism late last year and earlier in 2026 that interest rates would decline, current expectations indicate rates may tick upward slightly through the remainder of the year.

As a result, mortgage rates remain higher than pre-pandemic norms, leading to larger monthly payments, while higher home prices continue to be supported by limited housing inventory. First-time homebuyers have been especially affected, often delaying homeownership and increasing demand for affordable rental housing.

Higher interest rates have also increased borrowing costs for personal loans, vehicle loans, and credit cards. Combined with higher vehicle and gas prices, car ownership has become significantly more expensive, driving monthly auto payments to record levels for many consumers.

While rising costs continue to challenge many households, families who own homes, retirement accounts, and investments have generally benefited from long-term appreciation in asset values. Many investors enjoyed gains during periods of strong market performance, while savers have benefited from higher yields available on savings and money market accounts.

Wherever our members may be on their financial journey, Patriot is here to help navigate today's challenges and build long-term financial security.

For members facing overwhelming debt, we can explore debt consolidation options that may help simplify payments and reduce both payments and financial stress. For young couples working toward homeownership, we offer first-time homebuyer solutions designed to help turn that goal into reality. And for members looking to maximize their savings, Patriot offers some of the area's most competitive rates on share certificates and money market accounts, along with products like our Dividend Checking account.

With a 2.50% dividend rate, Dividend Checking combines many of the advantages of both a savings and checking account, while providing the convenience of a debit card, online and mobile banking, digital wallets, online bill pay, and more.

Coming soon, members who receive payroll through direct deposit will enjoy an additional benefit: *Earned Wage Access*, which provides access to deposited funds up to two days before a regularly scheduled payday.

For example, if your normal payday is Friday and your employer or payroll provider submits payroll information on Wednesday, you'll be able to access your funds as soon as Patriot receives notice of the deposit. This is not a loan or paycheck advance. It is simply earlier access to money you have already earned. We believe this will bring tremendous value, flexibility, and convenience to our members.

If you are not currently using direct deposit, this new benefit is another great reason to enroll. Simply speak with any Patriot team member to get started.

For added convenience, members can now schedule appointments at any Patriot branch or through our Contact Center using our new online appointment scheduling platform. Introduced in late August, the service has been well received and allows members to easily schedule time for a variety of needs, whether opening a new account or share certificate, applying for a loan, or meeting with staff for account maintenance and other financial services.

Many of you may also recall the enhancements we made to our digital banking platform earlier this summer. These improvements included stronger security features and a more streamlined user experience. The updated platform allows us to continuously introduce new capabilities while providing a consistent, seamless experience across online and mobile banking.

One of the newest features enables eligible members to request a loan payment skip directly through digital banking. There is no longer a need to complete paper forms or mail signed documents. Members can manage the process quickly and conveniently through their self-service online experience.

Service improvements are not limited to technology. While many consumers value the convenience of digital banking, we know that local branches remain an important part of serving our communities.

We are excited to open Patriot's second West Virginia branch when our Inwood location begins serving members in mid-October. In addition, we recently broke ground on our next branch in Jefferson County, West Virginia, located in Ranson. We anticipate opening that location during the second half of 2027.

As I conclude, I want to sincerely thank each of our members for the opportunity to serve you. I appreciate your patience and support as we continue adapting to the evolving ways financial services are delivered. Please know that Patriot remains committed to providing the products, services, guidance, and personal attention you need to achieve your financial goals and strengthen your financial well-being.

As always, we welcome your feedback and suggestions. And if we've earned your trust, we would be grateful if you recommended Patriot to your friends and family.

Thank you for your membership and your continued confidence in Patriot.

Sincerely,
Ron Celaschi - CEO

NCUA Announcement

The NCUA approved changes to its regulations governing share insurance coverage which will become **effective on December 1, 2026**. The amendments simplify the share insurance regulations by establishing a "trust accounts" category that governs coverage of shares of revocable trust accounts (including formal trusts, payable on death (POD), in trust for (ITF), testamentary, or Totten Trust accounts) and irrevocable trusts using a common simple calculation.

Each owner's trust shares will be insured **up to \$250,000 multiplied by the number of trust beneficiaries up to a maximum of \$1,250,000 per federally insured credit union**. The amendments will:

1. Provide members and credit union employees with a rule for trust accounts coverage that is easy to understand; and
2. Facilitate the prompt payment of share insurance claims in accordance with the Federal Credit Union Act (FCU Act).

Do the New Trust Rules Affect Me?

If the answer is yes to either or both of the following questions, the new trust rules will impact you, otherwise they do not.

1. Do you as the owner or co-owner of a share account(s) with beneficiaries (excluding IRAs) have one or more revocable trust account(s) (either an informal trust account, such as a POD, and/or a formal trust account) and an irrevocable trust account at the same federally insured credit union?
2. Do you as the owner or co-owner of a share account(s) with beneficiaries (excluding IRAs) have one or more accounts with a combined total balance of more than \$1,250,000 for a single owner or \$2,500,000 for two owners?

For questions about the NCUA's share insurance coverage, call 1-800-755-1030, option 1, Monday through Friday, 8 a.m. to 5 p.m. Eastern.

Christmas & Vacation Clubs are Becoming Club Account Shares

Important Changes to Your Truth in Savings Disclosure

Effective **October 1, 2026**, Patriot Federal Credit Union is making a few changes to our Truth in Savings Disclosure related to Club Accounts.

What's Changing?

- **Vacation Shares are becoming Club Account Shares.** Your Vacation Share will now be referred to as a **Club Account Share**, giving you more flexibility to save for a variety of goals—not just vacations.
- **Christmas Shares are being discontinued.** Existing Christmas Shares will automatically be converted to Club Account Shares.

Save for What Matters Most

Club Accounts are designed to help you set money aside for specific savings goals. Whether you're saving for a **vacation, holiday expenses, a birthday, a down payment, a major purchase, or another financial goal**, a Club Account can help you keep those funds separate and make it easier to stay on track.

No action is required for existing Vacation or Christmas Shares. They will automatically be reflected as Club Account Shares beginning October 1, 2026.

The remainder of the Truth in Savings Disclosure will not change. If you have questions about these changes or your account, please contact Patriot Federal Credit Union.

Did you know?

In Online Banking, you can **rename each share** to help organize your accounts and easily identify what you're saving for. Simply select the **pencil icon** next to a share to give it a personalized name, such as **"Vacation," "Christmas," "New Car," or "Home Down Payment."**



Continued Enhancements to Online Banking & Mobile Banking

To continue providing you with additional services, features, and enhancements, Patriot will release updates to our online banking and mobile app on a quarterly basis. These updates will be automatically applied to online banking. If you do not have automatic updates enabled for your mobile app, you may be prompted to update the app when a new release is available.

Our latest release, in September 2026, included the following enhancements:

- Additional display options for a more personalized experience
- The ability to print checks on a single page
- Cardholder name included on travel notifications
- The ability to filter transaction history by a specific dollar amount range
- Passkey authentication when launching the mobile app
- Additional identity verification when creating a passkey
- Business ACH transfers now displayed in Transfer Activity

We value your feedback! Many of the enhancements we make are inspired by suggestions from our members. If you have ideas for improving your online banking or mobile app experience, please contact Patriot. We take your feedback seriously and appreciate hearing what works well—and where we can improve.

Ranson, WV Branch Groundbreaking

Patriot recently broke ground on a new branch at the corner of Joshua M Freeman Blvd and Wallace Way in Ranson, WV which set to open in 2027—our 13th full-service location! Located in at the Potomac Town Center in Ranson the 2,900 sq. ft. branch will offer personal service, financial consultations, mortgage loans, and business services.

Features include:

- Traditional banking services & private consultation spaces
- Tech bar with financial resources
- Comfortable waiting area with refreshments
- Two drive-up lanes & SMART ATM with multilingual options and flexible withdrawals (\$5, \$10, \$20)

We're excited to expand and better serve you—stay tuned for updates!



Meet Your Certified Credit Union Financial Counselors

Managing money can feel overwhelming at times, but you do not have to navigate financial decisions alone. Patriot has Certified Credit Union Financial Counselors on staff who are trained to help members build confidence, understand their options, and take practical steps toward financial wellness.

A Certified Credit Union Financial Counselor, often called a CCUFC, is a credit union professional who has completed specialized financial counseling training. This training helps counselors guide members through topics such as budgeting, saving, managing debt, understanding credit, preparing for unexpected expenses, and planning for important goals like buying a car, purchasing a home, or preparing for retirement.



Whether you are trying to create a spending plan, improve your credit score, pay down balances, build emergency savings, or simply get a clearer picture of where your money is going, a counselor can help you review your situation and identify realistic next steps.

Because credit unions are built around serving members, CCUFCs bring a member-focused approach to every conversation. They can help explain financial concepts in everyday language, connect you with tools and resources, and encourage healthy financial habits that support your long-term well-being.

If you would like help reviewing your finances or setting a goal, reach out to Patriot to schedule time with a Certified Credit Union Financial Counselor. A conversation today can help you feel more prepared, more informed, and more confident about your financial future.