



You are being referred to ClearFuture Financial™ available through CUSO Financial Services, LP (“CFS”) the brokerage firm and Registered Investment Adviser that provides non-deposit investment products and services through CFS Financial Professionals at your 3Rivers Federal Credit Union (Credit Union). CFS and the Credit Union have entered into an agreement whereby the Credit Union may refer potential investment clients to CFS. Below is some important information for you to understand about this endorsement.

- The Credit Union is not a current investment client of CFS and is not affiliated with CFS.
- The Credit Union will receive compensation from CFS if you establish an investment advisory account with CFS or engage CFS for financial planning services
 - The Credit Union will receive up to 42% net of fees, expenses, and overhead of the investment advisory fee or financial planning fee that you pay to CFS. The Credit Union will receive this fee for as long as you maintain an investment advisory relationship with CFS.
 - You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to the Credit Union.
- The Credit Union has a conflict of interest because it has a financial incentive to recommend that you establish an investment advisory relationship with CFS.

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 <https://adviserinfo.sec.gov/firm/summary/42132>.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC), and SEC Registered Investment Advisor. Products offered through CFS: 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 CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. ClearFuture Financial is a trading name for the investment & insurance products available at 3Rivers Federal Credit Union.