

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 CFS Financial Professionals at LGE Community Credit Union (LGE). CFS and LGE have entered into an agreement whereby LGE may refer potential investment clients to CFS. Below is some important information for you to understand about this endorsement.

- LGE is not a current investment client of CFS and is not affiliated with CFS.
- LGE will receive compensation from CFS if you establish an investment advisory account with CFS or engage CFS for financial planning services.
 - LGE 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. LGE 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 LGE.
- LGE has a conflict of interest because it has a financial incentive to recommend that you establish an investment advisory relationship with CFS.
- LGE may compensate certain LGE employees to refer potential clients to CFS for investment advisory services. This creates a conflict of interest because the LGE employee receives up to \$25 one-time payment per referral if the potential client attends a meeting with CFS. The LGE employee receives the payment even if the potential client does not establish an investment advisory relationship with CFS.

LGE Community 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.