



Southwest Financial

Experience Better Banking

As a valued member of Southwest Financial, we believe it's important to keep you informed about this year's Mighty Maxx Loyalty Cash. Each year, we carefully review our financial performance to determine if our earnings exceed what's needed to maintain stability, growth, and service quality.

Due to a combination of factors — including changes in the broader economy, increased dependency on member transactional behavior, and our overall performance — we did not generate excess profits to share this year. As a result, we've made the difficult decision not to distribute a traditional Mighty Maxx Loyalty Cash payout this year.

In the meantime, we still want to celebrate **YOU** and show our appreciation for your continued loyalty and support! Mark your calendars for **Mighty Maxx Day on Friday, November 21, 2025**. We will have member cash drawings every half hour throughout the day* - it's our way of saying thank you for being part of our credit union family. Winners will be notified by phone, text, or email – so make sure your contact information is accurate and up to date.

Please know that every decision we make is guided by your best interests. By strengthening our financial foundation today, we are better prepared to weather challenges and continue investing in the products, services, and support you rely on. We will reevaluate our performance next year with the goal of resuming our tradition of Mighty Maxx Loyalty Cash.

Thank you for your trust and loyalty. Together, as a financial cooperative, we are building a secure and sustainable future for all members.

Sincerely,

Melanie Kennedy

Melanie Kennedy
President/CEO

*Eligibility Requirements: To participate in Mighty Maxx Day drawings, you must be a member in good standing with account activity in the preceding three months. The more products and services you have with Southwest Financial, the more entries you'll receive. Members with negative accounts, past due loan payments, or unpaid charged off balances at the time of the drawing are ineligible to participate.