

Referral Disclosure

Thank you for your interest in Citadel's Retirement & Wealth Management.

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 Citadel Credit Union. CFS and Citadel have entered into an agreement whereby Citadel may refer potential investment clients to CFS. Below is some important information for you to understand about this endorsement.

- Citadel is not a current investment client of CFS and is not affiliated with CFS.
- Citadel will receive compensation from CFS if you establish an investment advisory account with CFS or engage CFS for financial planning services.
 - o Citadel 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. Citadel will receive this fee for as long as you maintain an investment advisory relationship with CFS.
 - o You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to Citadel.
- Citadel has a conflict of interest because it has a financial incentive to recommend that you establish an investment advisory relationship with CFS.

Citadel 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.