Referral Disclosure

Dear Elevations Credit Union Member,

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 financial professionals who are registered with CFS. Please note that Elevations Credit Union (“ECU”) and CFS have entered into an agreement whereby ECU may refer ECU members as potential investment clients to our financial professionals registered with CFS. Below is some important information for you to understand about this endorsement.

* Elevations Credit Union is not a current investment client of CFS and is not affiliated with CFS.
* The aforementioned financial professionals are employees of ECU, licensed and registered through CFS to offer and sell investment advisory services and products. In return for management and maintenance of the financial professionals and program, ECU receives compensation from CFS.
	+ Elevations Credit Union will receive up to 25% net of fees, expenses and overhead of the investment advisory fee or financial planning fee that you pay to CFS. Elevations 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.**
* Because you are being referred from the credit union, we want to make you aware of the potential financial benefit to the credit union should an investment advisory account or service be established. This constitutes a conflict of interest as defined by the Securities and Exchange Commission.
* Elevations Credit Union may compensate certain Credit Union employees to refer potential clients to CFS for investment advisory services. This creates a conflict of interest as defined by the Securities and Exchange Commission because the Credit Union employee receives a $25 one-time payment per referral if the potential client attends a meeting with CFS. The Credit Union employee receives the payment even if the potential client does not establish an investment advisory relationship with CFS.

Elevations 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](https://adviserinfo.sec.gov/firm/summary/42132) [2A](https://adviserinfo.sec.gov/firm/summary/42132) 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.