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NOTICE OF ANNUAL MEETING OF SHAREHOLDERS TO BE HELD MAY 14, 2024

Dear Shareholders:

It is our pleasure to invite you to attend the 2024 Annual Meeting of Shareholders of Union Financial Corporation at 9:00 a.m., Eastern time, on Tuesday, May 14, 2024. This year, we will be conducting our annual meeting via the Internet only. To attend the meeting, please log on to the Internet at www.virtualshareholdermeeting.com/UFCP2024. You will need the 16-digit control number included on the proxy card transmitted with these proxy materials to attend the meeting.

The meeting will begin promptly at 9:00 a.m. for the following purposes:

1. To elect 2 directors, Paul Trierweiler and Steven Millman each to a three-year term; and
2. To transact such other business as may properly come before the meeting or any adjournment thereof.

Shareholders of record at the close of business on March 28, 2024, will be entitled to vote at the meeting or any adjournment of the meeting. ***Whether or not you expect to attend the meeting, you are urged to vote promptly.*** Registered shareholders may vote through the Internet, by telephone, or by completing, dating, signing, and returning the enclosed proxy card. You will find instructions for voting on the enclosed proxy card.

How Your Proxy Will Be Voted. If the proxy form enclosed is properly executed and returned to the Company, the shares represented by the proxy will be voted at the Annual Meeting of Shareholders and at any adjournment of that meeting. Where shareholders specify a choice, the proxy will be voted as specified. If no choice is specified, the shares represented by the proxy will be voted (1) **FOR** the nominees named by the Board of Directors in the proxy and (2) in the discretion of the proxy holder with respect to any other business that may properly come before the meeting or any adjournment of the meeting. Shares not voted at the meeting, whether by abstention or otherwise, will not be treated as votes cast at the meeting.

Revocation of Proxy. A proxy may be revoked prior to its exercise by (1) delivering a written notice of revocation to the Secretary of the Company, or (2) executing and delivering a proxy at a later date (but prior to the meeting).

Availability of Annual Report. Our 2023 annual report will soon be available on our website by clicking the “Investors” link at www.ubmich.com. If you would like a copy of the 2023 annual report mailed to you, please contact Charise Blossom at cblossom@ubmich.com or (616) 374-3278, ext. 1018.

Additional Information. If you have any questions concerning the Annual Meeting or the matters discussed in the enclosed Proxy Statement, please contact Cortney Collison, Union Financial Corporation, 670 Cascade W. Parkway SE, Grand Rapids, Michigan 49546, telephone number (616) 374-3278.

Dated: April 1, 2024
Grand Rapids, Michigan

By order of the Board of Directors,

A handwritten signature in black ink, appearing to read "Cortney H. Collison". The signature is written in a cursive style with a large initial "C".

Cortney Collison
President

**UNION FINANCIAL CORPORATION
PROXY STATEMENT**

ELECTION OF DIRECTORS

The Company's Articles of Incorporation provide for the division of the Board of Directors into three classes with staggered three-year terms of office and with each class to be as nearly equal in number as possible. The number of directors constituting the Board of Directors is determined from time to time by the Board of Directors. The Board is currently composed of eight directors. The Board currently consists of the following members:

<u>Director</u>	<u>Term Expires</u>	<u>Nominated for New Term to Expire</u>
Paul Trierweiler	2024	2027
Steven Millman	2024	2027
Timothy Brodbeck	2025	
Jeff Lump	2025	
Robin Kleinjans-McKee	2025	
Lloyd Cunningham	2026	
Christopher Fluke	2026	
Cortney Collison	2026	

The Board has nominated Paul Trierweiler and Steven Millman for re-election, each for a three-year term expiring at the annual meeting of shareholders to be held in 2027. Each of the nominees is an incumbent director.

A plurality of the votes cast at the Annual Meeting is required to elect the nominees as directors of the Company. As such, the individuals who receive the greatest number of votes cast by the holders of the Company's common stock will be elected as directors.

If a nominee becomes unavailable for election due to circumstances not now known (which is not anticipated), the enclosed proxy will be voted for such other person to become a director as the Board may nominate.

The Board of Directors recommends a vote FOR the election of the person(s) nominated by the Board.