

Welcome to the Service 1 Federal Credit Union family!

Get set to enjoy the money-saving products and convenient services you need—all in one place!

Opening a regular share account with a \$5.00 minimum deposit makes you part-owner of this not-for-profit, financial cooperative, so you have a voice in how you'd like to bank.

Membership entitles you to:

- Access to all products and services that make your life easier
- Membership eligibility for immediate family or anyone living in your household
- Lifetime membership benefits, even if you change jobs or move
- Full voting privileges

We believe in the credit union philosophy of “People Helping People.” This supporting solidarity has led us to develop the low-cost, practical financial services that help members get ahead financially. Thank you for choosing Service 1 Federal Credit Union!



Proudly Serving Our Members

SINCE 1940

MICHIGAN
MISSOURI
ALABAMA

  @service1fcu (800) 879.9697

 www.service1fcu.com

CUTalk
Telephone Banking

It's Me 24/7
Online Banking



Welcome

MEMBER SERVICES

Service 1
FEDERAL CREDIT UNION

MEMBER DRIVEN. COMMUNITY FOCUSED.

SAVINGS

Build your savings effortlessly...in any number of ways:

- Regular share accounts
- FREE high-interest Kasasa Saver® accounts (when paired with Kasasa® Rewards checking)
- Money management accounts
- Individual Retirement Accounts (IRAs)
- High-rate certificates
- Youth accounts for kids and teens with special rates
- Christmas Club accounts
- Vacation Club accounts

CHECKING

FREE checking with rewards? Yes, please!

- Earn cash back, high interest or digital credits—PLUS up to \$25 in monthly ATM refunds—with FREE Kasasa Rewards checking*
- No minimum balance requirement
- No monthly service charge
- FREE debit Mastercard®
- FREE ATM withdrawals*
- Free Online Bill Pay
- Overdraft protection privileges
- Free online check copies and statements

OTHER SERVICES

- Visa® gift cards
- Drive-thru service**
- On-site ATM**
- Money orders
- Night depository box
- Shared branching
- Kasasa Protect® identity protection and restoration solution
- Christmas Club—with dividends
- Wire transfers
- Notary service
- Complimentary financial counseling

*Monthly qualifications apply; see Service 1 Federal Credit Union representative for complete details or visit us online at www.service1fcu.com/getrewarded

**Services vary by location

*APR=Annual Percentage Rate

LOANS

Your needs are unique. Choose how you want to borrow—we'll help get you there your way:

- Cars, trucks and SUVs
- Boats
- Motorcycles
- RVs
- Mortgages*
- Home equity*
- Vacations
- Bill consolidation

You've come to the right place to borrow; let's get started on your dreams with:

- Low, competitive rates
- Online application
- Pre-payment without penalty
- Low-cost buyer protection and GAP insurance



SCORECARD

SCORECARD® REWARDS CREDIT CARD

Score BIG with a convenient, low-rate credit card that's accepted at local, national and online retailers:

- Low fixed **9.9% APR**†
- No annual fee
- Full 25-day grace period on all purchases
- Earn points for your purchases—plus activate bonus offers!—redeemable for merchandise, travel, gift cards and more!

Transfer higher interest rate debt to a Service 1 FCU ScoreCard Rewards card with no fees for bigger savings and smaller monthly payments!

SECURED CREDIT CARD

Build or establish credit with a share-secured credit card—perfect for repairing damaged credit or for students just starting out.

CONVENIENT SERVICES

It's easier than ever to access your accounts with 24/7 convenience.

ATM/MASTERCARD DEBIT CARD

- Accepted at thousands of local, national and online retailers
- Safer than carrying cash
- Make withdrawals, deposits, inquiries and transfers

ELECTRONIC BANKING TURNS YOUR LIVING ROOM INTO YOUR NEAREST BRANCH:

- FREE mobile app with remote deposit and card controls
- Mobile banking with mobile payment convenience: Apple Pay®, Samsung® Pay and Google Pay™
- Online Bill Pay
- Mobile text banking
- Transfer funds between unique Service 1 FCU accounts
- A2A (account-to-account) transfers: move funds from your Service 1 FCU account to those at other institutions—and vice versa
- Make loan payments and apply for a loan
- Update your personal information

CU*TALK 866.398.1930

- Free access to your accounts from any phone
- Complete common transactions including transfers, loan payments, balance inquiries and more

DIRECT DEPOSIT & PAYROLL DEDUCTIONS

Arrange for the automatic electronic deposit of any regular income check—such as payroll, Social Security, pension, etc.—into your Service 1 FCU account for FREE. Payroll deductions make late or missed payments a thing of the past by authorizing deposits and loan payments to be deducted and paid automatically, on time.

Get started today—simply bring your account number and Service 1 FCU's routing number to your payroll department. Our routing number is **272483264**.

