

It's Me 247

**A new name, a new look,
same great service!**

CU*@HOME will be changing to **It's Me 247** Online Banking this fall. You'll still be able to look at your accounts, transfer funds, and take care of your business just like you do in CU*@HOME now, with a fresh new look that can even be personalized with your favorite colors and pictures!



We're excited about a new look for online banking. Get a sneak peek of what is coming by checking out the prototype for **It's Me 247** Online Banking at www.service1fcu.com.

Holiday Closings

THANKSGIVING Thursday, November 22

CHRISTMAS EVE Monday, December 24
(close at 1:00pm)

CHRISTMAS Tuesday, December 25

NEW YEAR'S EVE Monday, December 31
(close at 1:00pm)

NEW YEAR'S DAY Tuesday, January 1, 2008

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P.O. Box 810
Muskegon, MI 49443

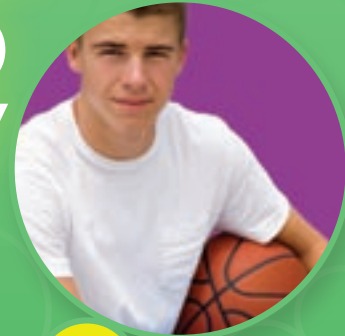
SERVICE
Federal Credit Union



Financial BEGINNINGS

SEPTEMBER

20
07



www.service1fcu.com

Take a look at all This FREE STUFF!

Are you looking for great financial services without all the fees? Service 1 FCU offers a variety of **totally free** services to our members.

CHECKING - requires no minimum balance and provides you with unlimited check writing, free online bill pay, MasterCard Debit Card*, and 24-hour account access online or by phone.

MASTERCARD DEBIT CARDS* - debit cards allow you to make purchases by withdrawing funds directly from your checking account without even writing a check.

VISA CREDIT CARDS* - Do you ever wonder why credit card solicitors hide their rates in small print? They are hoping you won't notice how much it costs you to use their card. At Service 1 FCU we are up-front about our rates, because we are proud of them.

ONLINE BANKING - www.service1fcu.com - you can access the latest Service 1 information, review your checking account balance and complete transactions from your home computer.

E-STATEMENTS - not only is it free to receive your account statements online, but **WE PAY YOU \$0.25** each time you are issued a new statement.

CU*TALK • 1-866-398-1930 - free access to your accounts from any touch-tone telephone that allows you to complete common transactions such as transfers, loan payments, inquiries, and more.

DIRECT DEPOSIT - your paycheck can be put directly into your account so you don't have to worry about rushing to the credit union to cash it. When your paycheck is automatically deposited in your account it is immediately available for your needs.

Visit www.service1fcu.com or call **1-800-879-9697** for more details on these and other convenient services.

**Parental consent may be required.*



Credit Union Week



International Credit Union Week is October 15-19, 2007 and we will join more than 42,000 credit unions in 97 countries to celebrate. This year's theme, "Together We're Better," recognizes the progress made around the

world as credit unions continue to work together and forge new partnerships. Regardless of the country in which they live, credit union members are discovering their commonalities. With the exchange of new ideas, credit unions reach more members and offer better services for everyone.

Please join us during International Credit Union Week to learn more about the products and services we offer to help you achieve your financial goals. We will be celebrating our membership throughout the week.

NEW Coin Counter!

Got extra change lying around but no time or patience to roll it? We'll turn your coins into cash!

Service 1 FCU has a new coin counter at our Lakes Mall Branch. Now you can get that change out of your spare drawer and into your savings account and watch your money grow even faster!

TRIVIA

1. How many ways are there to make change for a dollar?
2. One dollar bills are what percent of all US currency?
3. How many times would you have to fold a dollar bill before it would tear?
4. How many grooves are there around the edge of a quarter?

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