

# Financial Focus

SUMMER 2017



MEMBER DRIVEN, COMMUNITY FOCUSED • WWW.SERVICE1FCU.COM



## New Look COMING SOON!

THE FINANCIAL FOCUS NEWSLETTER IS GETTING A MAKEOVER! LOOK FOR OUR NEW AND IMPROVED LOOK THIS FALL!



### Soak Up The Sun In Your New Boat or Camper!

Summer has arrived and nothing says summer fun like a new boat or camper!

Take advantage of  
RATES AS LOW AS

# 1.99%<sup>APR\*</sup>

FOR A LIMITED TIME WITH OUR  
BOAT & CAMPER LOAN SPECIAL

Already have a boat or camper loan?  
Refinancing with our incredible low rates can put money back in your pocket. Apply online or stop by today and set out on your adventure!

\*APR Annual Percentage Rate. Rates and terms based on your credit score and history and are subject to change without notice. Visit our website at [www.service1fcu.com](http://www.service1fcu.com) or contact your local Service 1 FCU branch for complete details. LIMITED TIME OFFER.

## COMMUNITY INVOLVEMENT



### SERVICE 1 IS "TOO INSPIRED TO BE TIRED" FOR RELAY FOR LIFE

The Service 1 FCU "Too Inspired to Be Tired!" Relay for Life team participated in events in all of our communities, helping to raise funds for cancer research and support services. With your help and that of our communities, we raised nearly \$19,000, exceeding our fundraising goals for 2017!

The generosity of members like you makes it possible to surpass our goals. Thank you for your support! Visit our website and like us on Facebook for event photos and recap information.





## SERVICE 1 FCU ON THE GO.

With online, mobile, and text banking you can access your accounts on the go. Sign into It'sMe247 Online Banking today to get started.

[LEARN MORE](#)
**It'sMe247**  
Online Banking
**SECURE LOGIN**

If you have not set up your username, please enter your member number.

 
**ATM & SHARED  
BRANCH LOCATOR**
 
 
**YOU'RE IN GOOD HANDS**

Service 1 FCU is proud to be an FDIC member. We are also a member of the National Credit Union Administration.

**WE'VE GOT YOU COVERED**

Service 1 FCU is proud to be an FDIC member. We are also a member of the National Credit Union Administration.

**WIN WITH YOUR BEST FRIEND**

Service 1 FCU is proud to be an FDIC member. We are also a member of the National Credit Union Administration.

## Service 1 FCU Website Gets a *Facelift!*

We're updating our website to make it more secure and easier to navigate. All of the same features you love are still accessible—It'sMe247 Online Banking, loan rate calculators, newsletters, current event information and more—now in a refreshed and reorganized site! Log on to look around and let us know how you like it! [www.service1fcu.com](http://www.service1fcu.com)

### LET'S GET SOCIAL!

For the latest Service 1 FCU news, financial and security tips and more, like our Facebook page and follow us on Twitter.



[www.facebook.com/service1fcu](http://www.facebook.com/service1fcu)  
[twitter.com/Service1fcu](https://twitter.com/Service1fcu)

http:// TYPOSQUATTING:

## Don't Be Duped!

Cyber criminals, always eager to capitalize on human inattention, have embraced a trending method of fraud called Typosquatting. Also known as URL hijacking, Typosquatting is the method of registering a commonly misspelled web address and using it as a base for a fraudulent website.

### HOW IT WORKS:

When an unsuspecting user unknowingly mistypes a web address, such as Amazoon.com rather than Amazon.com, they may be directed to a fraudulent site, where they could fall victim to malware, or even an attempt to steal their personal or financial information, such as credit card numbers, user ID's, passwords, etc.

**Don't be a victim!** As with most things online, the key to protecting yourself from Typosquatting is awareness and taking an extra moment to stay safe. That includes double checking a URL before accepting it as valid and avoiding links that may take you to a dubious site. When in doubt, always close the web browser and start over, being sure to type the web address in correctly the second time.

### QUOTABLE

"Rachel got me back to see the loan officer and they saved me a ton of money and for that I am grateful. Service 1 is the best!"

-Ryan P. Muskegon, MI

## 2017 CALVIN J. PETERSON MEMORIAL SCHOLARSHIP

# Winners!

Service 1 FCU congratulates our 2017 CJP Scholarship winners, Elyse Tejchma and Anthony Arbogast, both of Muskegon, MI. They were selected from over 35 talented and accomplished applicants. Each will receive \$1,000 to attend the college of their choice this fall. Recipients accepted their awards at our annual member meeting on Thursday, April 13.



Applications for the 2018 CJP Scholarship Program will be available later this year. Check our website and like our Facebook page for future announcements!







Receive banking information in a convenient way by texting Service 1 Federal CU at **IM247** (46247)!

Stay informed with real-time alerts about your Service 1 FCU account.

## Staff Anniversaries



Diana Harrison	19 years
Debra Stafford	17 years
Amy May	12 years
Vernice Brown	9 years
Jessica Wright	4 years
Savanna Kauffman	4 years
Natalie Parsons	3 years
Stephanie Wagenmaker	3 years
Brandon Steury	1 year
Jocelyn Fernandez	1 year

Congratulations on your milestone, and many thanks for your years of service and dedication!



Check your couch cushions, purses or drawers and haul in your change during our **FREE COIN MACHINE GIVEBACK WEEK** at Service 1 FCU!

Stop by the Lakes Mall branch during the week of:

**August 7 - 12, 2017**

All convenience fees will be waived during the Coin Machine Giveback event. Just another way Service 1 FCU helps you put money back in your pocket!



Set up **BILL PAY** for the chance **TO WIN A BOSE WIRELESS SOUNDTOUCH**

ENTER THE CONTEST BY LOGGING IN TO YOUR CREDIT UNIONS "IT'S ME 247 ONLINE BANKING" AND CLICKING "PAY BILLS" TO ENROLL!

**It's Me 247** Bill Pay

Pay your bills online with your Service 1 FCU account! It's quick, convenient and hassle-free. Plus recurring payments ensure you never have a late payment again!

When you enroll in Bill Pay between July 1 and August 31, you're automatically entered to win a Bose Wireless Soundtouch wireless streaming speaker (retail value \$499.99)! Log into your "It's Me 247" Online Banking and click "Pay Bills" to enroll.

This small wireless speaker lets you play music directly from a phone or tablet using Bluetooth®, or connect the speaker to your Wi-Fi network for instant in-home listening on popular music services like Spotify® and Pandora®.

July 1 through August 31, 2017. No purchase necessary. New enrollments only. Must be 18 or older to enter. Random drawing from all qualified entries to be held on or about September 5, 2017. Alternative entry method includes submitting a hand-printed card with your name, phone number, and address and age to CU\*Answers, Attn: CONTEST, 6000 28th St. SE, Grand Rapids, MI 49546. Entries must be postmarked by August 31, 2017.

## Services

### ATM

### Certificate Accounts

### Checking

### Club Accounts

- Christmas
- Vacation

### Debit MasterCard

### Direct Deposit

### Electronic Services

- It's Me 247 - Home Banking
- CU\*Talk - Audio Response
- Bill Payment
- Check Viewer
- E-Statements
- Mobile Banking
- Text Banking
- E-Alerts

### IRAs

- Traditional
- Roth
- Coverdell Education Savings Accounts

### Loan Services

- Auto & Truck
- Boats
- Motorcycles
- RV
- Bill Consolidation
- Home Mortgage\*
- Home Equity\*

### Money Management Account

### Savings

- Astro Kids Savings Club (12 yrs. and younger)
- Generation Next Teen Savers Club (13 to 19 yrs.)

### VISA® Credit Cards

### VISA® Gift Cards

### XTEND SHARED BRANCHING:

There are over 200 locations throughout Michigan, Indiana, Illinois, Ohio and even New York. For the branch nearest you, visit [www.service1fcu.com](http://www.service1fcu.com) and type "Xtend" in the search bar.

### Additional Services

- Line of Credit Advances
- Credit Card Advances
- Money Orders\*\*
- Corporate Checks\*\*
- Notary Public Services
- Photo Copies\*\*
- Fax Services\*\*

\* Services vary by location.  
\*\* This service may incur a fee.

## Holiday Closings

### LABOR DAY

Monday, September 4





## MUSKEGON, MI

1075 E. Sherman Blvd.

PO Box 810 • Muskegon, MI 49443

P 231-739-5068 F 231-737-3522

### LOBBY HOURS

M, W, Th, F 9:00 a.m. to 5:15 p.m.

T 10:00 a.m. to 5:15 p.m.

### DRIVE-UP HOURS

M, W, Th 9:00 a.m. to 5:15 p.m.

T 10:00 a.m. to 5:15 p.m.

F 7:30 a.m. to 6:00 p.m.

S 9:00 a.m. to 12:00 p.m.

## Lakes Mall Branch

1625 Eastwind Drive

PO Box 810 • Muskegon, MI 49443

P 231-799-0517 F 231-799-0825

### LOBBY/DRIVE-UP HOURS

M, W, F 9:00 a.m. to 6:00 p.m.

T 10:00 a.m. to 6:00 p.m.

Th 9:00 a.m. to 7:00 p.m.

S 9:00 a.m. to 3:00 p.m.

## MOBILE, AL

Brookley Complex - 2051 S. Broad St.

PO Box 50256 • Mobile, AL 36605

P 251-432-8538 F 251-438-9658

### LOBBY HOURS

M, W, Th, F 8:30 a.m. to 4:00 p.m.

T 9:30 a.m. to 4:00 p.m.

### DRIVE-UP HOURS

M, W, Th, F 8:30 a.m. to 5:00 p.m.

T 9:30 a.m. to 5:00 p.m.

## NEOSHO, MO

816 W. Harmony

PO Box 96 • Neosho, MO 64850

P 417-451-7588 F 417-451-5304

### LOBBY/DRIVE-UP HOURS

M, W, Th, 8:30 a.m. to 5:00 p.m.

T 9:30 a.m. to 5:00 p.m.

F 8:30 a.m. to 6:00 p.m.

## SHELL KNOB, MO

24903 State Hwy. 39

PO Box 248 • Shell Knob, MO 65747

P 417-858-2500 F 417-858-6937

### LOBBY HOURS

M - Th, 8:30 a.m. to 5:30 p.m.

F 12:00 p.m. to 6:00 p.m.

[www.service1fcu.com](http://www.service1fcu.com)

TF 800-879-9697

CU\*TALK

P 616-285-6488 TF 866-398-1930



**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA

## Neosho NEWS

The Easter Bunny hopped into the Neosho, Missouri branch April 14 to take photos with Astro Kids. Each guest also received a special surprise!

The branch recently held a bake sale during a city garage sale to benefit Relay for Life, raising over \$300! Thank you for your support!



## Shell Knob NEWS



Protect your valuables with a safe deposit box from Service 1 FCU. For as little as \$20 per year, you can put your mind at ease knowing your important heirlooms, valuable collectibles and irreplaceable photos are protected from catastrophe such as fire, theft and more. Ask how you can get yours today!

FINANCIAL FOCUS • SUMMER 2017



Member Driven. Community Focused.

[WWW.SERVICE1FCU.COM](http://WWW.SERVICE1FCU.COM)

Presented Standard  
U.S. Postage  
PAID  
CU Advantage

## Mobile NEWS



Do you love taking advantage of your credit union savings and benefits? Did you know that your family members are eligible for Service 1 FCU membership, too? Refer your family to Service 1 so they can enjoy the benefits of credit union membership! Call, click or stop in today!

## Muskegon NEWS

The Easter Bunny hopped into the Lakes Mall Branch on Saturday, April 15 to take photos with over 75 Astro kids! Everyone enjoyed refreshments, a magic show with balloon animals, and a special gift from the Easter Bunny himself! Check out event photos on our website!



PO Box 810  
Muskegon, MI 49443



### BOARD OF DIRECTORS

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John DeWolf  
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