

FINANCIAL FOCUS

SPRING 2021



Spring for anything

SAVE ON **EVERYTHING**

You've been eyeing a new car, dreaming of a camper or an ATV, or even planning a move to a new home. Spring for it today and save!

Plant the seeds to cultivate your dreams when you take advantage of historically low financing rates on all types of loans. Lower rates mean an affordable monthly payment, helping you grow your money for other things.

VEHICLE
RATES
AS LOW
AS

1.99%

APR*

Have an existing loan at a higher rate? Refresh it by refinancing at Service 1 FCU! Rake in additional savings with lower monthly payments and pay down debt faster—or even sprout extra cash for other expenses. You can spring for anything

because you'll save on everything.

We're rooting for you.

*APR=Annual Percentage Rate. Vehicle rates as low as 1.99% APR. Rates and terms based on credit score and history, and are subject to change without notice. Membership eligibility applies. New loan originations only. Contact Service 1 Federal Credit Union for complete details.

Scan the code
with your
smartphone or
tablet camera to
learn more!



Get Your Rewards Rollin'

Ask for

KASASA

**Gear up to earn rewards
on every purchase with
FREE Kasasa checking!**

Get paid back with any route you

take: choose from cash back, high interest or digital credit rewards—up to **4.00% APY** plus ATM withdrawal fee refunds anywhere you roll, nationwide.* No account fees, no penalties.* The best part? It's so easy, it's like coasting into extra cash every month!

Call, click or cruise into your nearest Service 1 FCU location to enroll in FREE Kasasa Rewards checking today! http://bit.ly/Get_Rewarded

*APY=Annual Percentage Yield. Qualifications apply and enrollment in/monthly login into online banking, receipt of electronic statements and 12 qualifying debit card transactions are conditions of this account. Limit 1 account per member account number. Reward Information: Meet Kasasa Cash Back qualifications during a Monthly Qualification Cycle and receive 4.00% cash back on up to a total of \$200 of signature-based debit card purchases that post/settle to the account during that cycle period. A maximum of \$8 cash back may be earned per Monthly Qualification Cycle. Receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. ATM withdrawal fees reimbursed based on estimates when withdrawal information received does not identify ATM fee, and can be adjusted if appropriate reimbursement isn't received and transaction receipt is submitted within 60 calendar days of withdrawal transaction. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements credited to your Kasasa Cash Back account on last day of current statement cycle. Rates and rewards are variable and may change after account is opened. APYs accurate as of 6/1/2018. Contact Service 1 FCU for additional details. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

UPDATED CONVENIENCE:

ONLINE BANKING + MOBILE APP

Banking anywhere, anytime is about to get more refreshing! Look for new options, features and sleek, modern navigation with an update to It'sMe247 Online Banking and the Service 1 FCU mobile app—coming this summer!

Skip the lines and bank safely, with less contact, from the comfort of your home or while you're on the move. Check your balance, transfer funds, pay bills, make loan or credit card payments, deposit checks (mobile app), access electronic statements and more when you manage your account with just a few clicks or taps!

Enroll or log into It'sMe247 Online Banking today when you visit www.service1fcu.com and click the blue "online banking" button!



BRIDGE THE FINANCIAL GAP: ON-DEMAND DEPOSITS

Get early access to your money—tax refunds, paychecks and other direct-deposit items—with on-demand deposits, now available in It'sMe247 Online Banking from your desktop computer and in the Service 1 FCU mobile app!

Simply choose "Post Now" next to the pending item in It'sMe247 Online Banking. With a nominal \$10 convenience fee,* your funds will be available for withdrawal and use without waiting! On-demand deposits can help avoid:

- ✓ an overdrawn account or NSF fees
- ✓ late payments
- ✓ service shutoffs
- ✓ and more!

Getting your funds early can bridge the gap between incoming deposits and financial obligations like utility bills, loan and credit card payments, tuition and more. Log on and "Post Now" today!

*ACH on-demand convenience fee must be available in member account and cannot be deducted from the pending deposit. For complete details, please contact Service 1 FCU at (800) 879.9697.

COVID-19 Update

We're doing our part in reducing risk for disease transmission for the health and safety of our members and staff. **All lobbies are OPEN with capacity restrictions and safety protocols in place. Drive-up lanes at ALL offices* are also OPEN.** For the most expedient service, use convenient banking in It'sMe247 Online Banking and the Service 1 FCU mobile app!

For the most up-to-date information about our response to COVID-19 and possible service adjustments, visit the COVID-19 center on our website at bit.ly/S1FCU-COVID-19. We're here for you!

*Services vary by location. Please check our website's "Locations & Hours" page for details.



COMMUNITY INVOLVEMENT

WE'RE 'TOO INSPIRED TO BE TIRED!' FOR SPRING!

The Service 1 FCU "Too Inspired to Be Tired!" Relay for Life teams are springing into action to organize and participate in our local events, helping to raise funds for cancer research and support services:



Muskegon, MI - Relay for Life of Muskegon County (June 5)
Neosho, MO - Relay for Life of Newton County (June 12)

Things may look a little different this year, but cancer doesn't pause—so neither will we! Participating branches (above) are hosting socially-distanced and virtual fund raisers to help "fund the fight." Donate by visiting a participating Service 1 FCU branch, or find our team pages online by scanning the QR code. All proceeds benefit the American Cancer Society's Relay for Life. Thank you for your support!



SCHOLARSHIP RECIPIENTS NAMED

Recipients of the 2021 Calvin J. Peterson Memorial Scholarship have been selected by a nominating committee, and we're excited to share that Grace Sweet and Navarre Klint, both of Muskegon (MI) are being awarded \$1,000 each to continue their education! Grace, a current Aquinas College student, plans to continue her education to become a licensed counselor. Navarre, graduating from Muskegon Catholic Central High School, intends to study chemical engineering at either Ferris State University or the University of Notre Dame. Congratulations to both award recipients and good luck on your futures!

The scholarship program was established in 2008 to honor the memory of former Board President Calvin J. Peterson, a passionate advocate for education initiatives. The scholarship period for the 2021-2022 academic year will open in the fall 2021. Visit our website for more information or to apply: bit.ly/2021-CJP-Scholarship.



MUSKEGON NEWS

Gather your loose change and bring it into the Lakes Mall branch between **Monday, June 14 and Saturday, June 19** to change it out for cash—FREE!—just in time for summer spending: vacations, home improvements, entertainment and more! All convenience fees will be waived for members during this special event.* Make your summer sizzle with Service 1 FCU!



*Subject to machine capacity. Non-member deposits assessed nominal 10% convenience fee.

SHELL KNOB NEWS

We're ringing in spring with a new area code to our phone number! Add it to your favorites now for next time you call the branch TOLL-FREE: (844) 858.2500.



"I'm beyond excited to do business with Service 1 FCU! They approved my loan and surprised me with refinancing another loan that I was paying a very high APR for. Thank you!"

YOU HEARD IT HERE

For up-to-the-minute event information and hours by location, follow us on Facebook and Twitter: @service1fcu.



Monday, May 31 - Memorial Day, offices CLOSED
Monday, July 5 - Independence Day observed, offices CLOSED
Monday, September 6 - Labor Day, offices CLOSED

IMPORTANT DATES

BOARD OF DIRECTORS

Lewis Collins • Susan Williams • Joni Shinn
 Gayle Carskadon • John DeWolf • David Layman
 Megan Hall • Britney May • Kim Bourdo

SUPERVISORY COMMITTEE

Anthony Barajas • Debbe Matrone • Pam Hanophy



PO Box 810
 Muskegon, MI 49443

Presorted Standard
 U.S. Postage
PAID
 CU Advantage

MICHIGAN MUSKEGON

1075 E. Sherman Blvd.
 PO Box 810
 Muskegon, MI 49443

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

LAKES MALL BRANCH

1625 Eastwind Drive
 PO Box 810
 Muskegon, MI 49443

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

SB BRANCH

Roosevelt Park
 991 W. Broadway Ave.
 Muskegon, MI 49441

P 231-759-2500
 F 231-759-2591

MISSOURI NEOSHO

2975 Gardner-Edgewood Dr.
 PO Box 96
 Neosho, MO 64850

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

SHELL KNOB

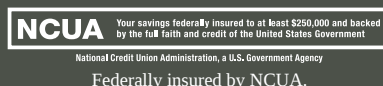
TimbeRoc Village
 25368 State Highway 39
 PO Box 248
 Shell Knob, MO 65747

P 844-858-2500
 F 417-858-6937

ALABAMA MOBILE

Mobile Aeroplex at Brookley
 2051 S. Broad St., PO Box 50256
 Mobile, AL 36605

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



www.service1fcu.com
 TF 800-879-9697

CU*TALK

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



facebook.com/service1fcu/



twitter.com/service1fcu/

**MEMBER DRIVEN
 COMMUNITY FOCUSED**