

Happenings

JANUARY 2022

A First Service Federal Credit Union Publication for the Financial Advantage of Its Membership

OPEN TO EVERYONE IN FRANKLIN, FAIRFIELD, DELAWARE, PICKAWAY, MADISON, MORROW, LICKING, AND UNION COUNTIES.

Inside this
issue:

CheckingPlus

Stay
Connected

VISA
Balance
Transfer

Home &
Autos

Good
News

Fixed Rate \$ One Payment Convenience \$ Easy to Budget \$ Cash Back

Put extra money in your wallet when you receive \$10 for every \$1,000 of balance transferred from another lender.

**1%
CASH BACK**



*Wrap Up Your Holiday Spending
and put More Money In Your Wallet!*

It's time to wrap up your holiday shopping, along with the bills you already pay, in one convenient payment with a fixed rate Consolidation Loan. We can make it easy to consolidate your balances and put more money back in your wallet **plus** 1% cash back on all the balances you transfer from other lenders.

- **One fixed, monthly payment to fit your budget**
- **Rate from 5.99% with a 6.49% APR**
- **Repayment terms to 48 months**
- **Reduced processing fee \$74 with FirstChoice VIP Checking**

Three easy ways to apply while this Special Offer is available:

1. Apply Online, anytime, at your convenience at www.firstcu.com
2. In person at any First Service branch.
3. Call 614-836-0100 to speak to a member service representative with the balances you want to consolidate.

All loans on approved credit. Offer does not apply to loans already financed by First Service and expires 3/31/2022. Current rates, terms and offers are subject to change and withdrawal. Rates may vary according to credit qualifications. \$99 loan processing fee reduced to \$74 with a FirstChoice VIP Checking Account. No other discounts apply. Other rates and terms may be available. *Payment example based on a credit score of 720 or higher with all other credit qualifications met: \$10,099 consolidation loan at 5.99% rate with a 48-month repayment term and \$99 processing fee, would have a 6.49% APR and a monthly payment of \$237.70 with total payments of \$11,409.34. \$5.00 minimum deposit to open a Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA.

**HOLIDAYS
CLOSED:**

Monday, Jan. 17th
Martin Luther King Day

Monday, Feb. 21st
President's Day

*FirstCU Online, Mobile Banking,
FirstConnect, BillPay, Debit Cards
and our ATMs will be available.*

Cell Phone Protection Plan...

*Look at what Platinum and FirstChoice VIP Checking
now offer for your protection powered by BaZing!*



- *How much would it cost to replace or repair your cell phone?*
- *How much do you pay each month for cell phone insurance?*

Most consumers can't imagine their financial institution providing them with cell phone protection. Worry less and save more when it comes to broken or stolen cell phones. **See Checking Plus information inside.**



CHECKING *Plus*

First Service offers a step up from basic checking with **CHECKING *Plus*** featuring two premium checking programs that give you money-saving benefits for the things you already buy. Both **Platinum** and **FirstChoice VIP** start with our standard checking services and then add premium benefits. Take a moment and evaluate which program will give you the most protection and savings.

All CHECKING *Plus* Plans include these standard services:

- No Minimum Balance
- Unlimited Transactions
- Free BillPayer
- Free e-Statements
- Mobile Banking
- Mobile Check Deposit
- Bonus Rates on a variety of Share Certificates
- Discount Advantage off non-promotional auto loan rates

Discover the **CHECKING *Plus*** Plan That Benefits Your Lifestyle

Platinum Checking – Members who look for everyday savings will enjoy these shopping, health savings, cell phone and protection plans.

- Point of Sale Fees Waived
- Cell Phone Protection Plan
- Health Savings Card
- ID Theft Aid
- Roadside Assistance
- Buyers Protection & Extended Warranty
- Shop Local, Save Local with BaZing coupon savings
- Subscription Assistance for internet, TV, cell and home security

With **Platinum Checking** you receive all of the standard checking services above **Plus** **Platinum** advantages for only \$5.00 each month when you use e-statements. Paper statement \$3.00 each.

FirstChoice VIP Checking – This premium program includes the standard checking services above and all the advantages of **Platinum Checking *Plus*** these VIP benefits for only \$8.00 a month with unlimited paper statements included and ATM transaction fees waived!

- Earn Monthly Dividends & Cash Rewards¹
- No ATM Transaction Fees²
- Point of Sale Fees Waived
- Auto Loan Processing Fee Reduced
- Home Loan Processing Fee Advantage
- 2 Boxes of Complimentary Checks each year
- No Paper Statement Fees

\$25 is the minimum balance required to open a **Platinum** or **FirstChoice VIP** Checking Account.

¹ Dividends are paid in accordance with earnings and determined by the Board of Directors. Cash Rewards of 10¢ are paid for each signature based debit card transaction after 12 each month. ² Surcharges fees may apply at ATMs not owned by First Service.

Step Up to These Money Saving Benefits Starting Today!

For more details go to www.firstcu.com, call 614-836-0100 for assistance or visit any branch office to step up to a better checking plan.

We Saved... members are sharing their savings experiences with the new **CHECKING *Plus*** benefits. Here are a few of their testimonials for you to consider:

T.L. "I have the **FirstChoice VIP Checking** that comes with cell phone protection. I reviewed my monthly phone bill and discovered I was paying \$50 per month on cell phone protection through my carrier. This checking account helped me save \$42 a month on this service!!"

H.J. "The **Platinum Checking** has helped me save \$360 over the next two years on my internet bill! With the **Billshark** feature, I gave them my bill, and they re-negotiated it for me! Simple and satisfying!"

J.H. "The **Cell Phone Protection Plan** covered damage to my phone for \$800. That would have been out of my pocket without my **FirstChoice VIP Checking**."



ANNUAL Membership Meeting & Election Announcement

Chris Walden, Chairperson of the Nominating Committee, has announced nominees for three expiring terms on the First Service Board of Directors. Incumbents Nanisa Osborn, John Leibold, and Gena Perkins have been nominated by the Committee to three-year terms and have indicated their willingness to serve.

Any member who desires to seek election can do so by filing a petition with the signatures of a minimum 171 members in good standing (1% of the active membership) who are age 18 or older. A legibly printed name, address and birth date must be included with each signature on the petition for membership verification. A candidate's statement of qualifications should accompany each petition, along with a statement of their willingness to serve if elected. The petition must be received by the close of business on February 15, 2022 for consideration. Petitions should be addressed to:

**Nominating Committee Chair
First Service Federal Credit Union
100 Main Street
Groveport, Ohio 43125**

If qualified petitions are received in accordance with these guidelines, a ballot election will be conducted in April 2022. If not, the Bylaws stipulate that the nominees will be elected by acclamation, with no nominations from the floor, at the Annual Membership Meeting scheduled to be held on May 19, 2022.

Fee Changes Effective January 1, 2022

Paper Statement Fee	\$3.00 each
FirstChoice VIP Checking	\$8.00 each month
Platinum Checking	\$5.00 each month
Safe Deposit Box Drilling and Lost Key	\$125.00

VISA BALANCE TRANSFER ONLY 5.99% APR

FOR THE LIFE OF THE BALANCE
TRANSFERRED FROM ANOTHER LENDER



First Service makes it easy to save money on the bills that you have already accumulated when you transfer your higher credit card balances to a First Service Visa and pay down the balance at a low rate of only **5.99% APR** for the life of the balance transferred.

This special offer is made available until 3/31/2022 with no balance transfer fee.

If you don't have a First Service VISA, apply conveniently online at www.firstcu.com, speak to a Member Service Representative at 614-836-0100, or visit a First Service branch office.

All loans on approved credit. Special rate not available on VISA secured card. Rates and terms may be changed or withdrawn. The special terms APR will continue to apply until all qualifying balance transfers are paid in full. Regular monthly payments are required during the promotional (special terms) period. The prevailing rate, disclosed at card opening, will apply to certain fees such as a late payment fee or if you use the card for other transactions. Offer does not apply to loans already financed by First Service. We may end this special terms APR and apply the prevailing APR if you are 60 days late in making a payment. Call 614-836-0100 for additional details. Offer expires 3/31/2022. \$5.00 minimum deposit to open a Membership Share Account. Federally insured by NCUA.

Health Savings you can count on...

Look at what Platinum and FirstChoice VIP Checking now offer!

Save more on prescriptions, eye exams, frames, lenses and hearing services with Health Savings powered by BaZing.



MoneyEDU and 1Wallet
work together to put you on
the road to financial success!

1Wallet

Get Ready for 2022

1. Sign into your FirstCU Online Account and select 1Wallet.
2. Click on any account, such as Checking.
3. Click on the Blue Box that says *Spending Habits*.

MANAGE YOUR MONEY IN 2022



An auto loan transfer from another lender to First Service can save you money with an interest rate discount on the loan you transfer. We want to make 2022 a better year for you by putting more money in your pocket! Call for details about a lower monthly payment at (614) 836-0100 or apply online at www.firstcu.com.

**LOW RATES & GREAT TERMS
FOR NEW & USED VEHICLE PURCHASES
ARE ALSO AVAILABLE WITH PAYMENTS
TO FIT YOUR BUDGET.**

All loans on approved credit with qualified collateral. Rates may vary based on age of collateral and credit criteria; other rates and terms are available. A \$99 processing fee is discounted to \$74 with FirstChoice VIP Checking. This offer may be changed or withdrawn at any time. \$5.00 minimum deposit to open a Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA.

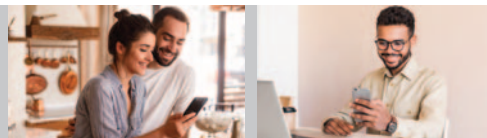


Love My
Credit Union®
rewards

The Love My Credit Union Rewards Tax Services program provides members with special savings on the most popular tax preparation services.

- ♥ Savings of up to \$15 on TurboTax online federal products DIY and Live.
- ♥ \$25 off H&R Block in-office tax prep services for new members.
- ♥ Returning H&R Block members receive free Tax Identity Shield, a \$35 value.

Visit LoveMyCreditUnion.org or click on the Love My Credit Union icon on our website for more information on member savings.



HOME LOANS BUILT FOR YOU

Whether you are buying or refinancing a home, we will work with you to keep your payments affordable with a quick turn around from application to closing.

- New Purchase or Refinance • Cash Out Refinance • Conventional Mortgages
- Fixed and Variable Rates • FHA/VA • First Time Home Buyers
- 10-Year Streamline Refinance • Home Equity Line of Credit

All loans on approved credit. Must meet lending and underwriting requirements. Call for current rates and terms. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS#412995



FIRST SERVICE FOUNDATION SCHOLARSHIP

If you're graduating from high school in 2022 and plan to attend college during the 2022-2023 academic year, you are invited to apply for a First Service Foundation \$2,000 scholarship. Pick up an application at any branch office today or find on firstcu.com. Please read the information carefully for complete guidelines and eligibility information on the application.

The deadline for applications to be submitted is Thursday, March 31, 2022 with two scholarships being awarded.

How to Reach Us

614-836-0100 • www.firstcu.com

FirstConnect: 614-920-6300

AnyHour Loan: 800-495-0981

Fax: 614-836-4578



Lobby Hours

Monday - Thursday.....9:00 am - 5:00 pm

Groveport Lobby9:00 am - 4:30 pm

Friday9:00 am - 6:00 pm

Saturday.....9:00 am - 1:00 pm

Drive Thru Hours

Monday - Thursday.....8:30 am - 5:00 pm

Friday8:30 am - 6:00 pm

Saturday.....8:30 am - 1:00 pm

GROVEPORT

100 Main St • Groveport, Ohio 43125

GROVE CITY

Georgesville Square • 1660 Holt Rd • Columbus, OH 43228

REYNOLDSBURG

7610 E. Main St • Reynoldsburg, OH 43068

HILLIARD

2164 Hilliard Rome Rd • Hilliard, OH 43026

Nationwide Childrens Hospital (for hospital employees only)

255 Main St • Columbus, OH 43215

Phone: (614) 355-0590 • Fax: (614) 355-0595

Lobby Hours: 7:30 a.m. - 4:00 p.m. (Monday - Friday)

ATM Services

Free ATMs are located at all branch locations. Cash withdrawals are free at U.S. Bank branches.

FirstCU Online Account Access - www.firstcu.com

Account Information

Membership Account: To participate in member services, a minimum \$5.00 share savings account balance must be maintained for membership.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Relationship Account: A \$5.00 monthly fee is assessed on accounts that have been opened more than 6 months with a balance lower than \$250 and no other relationships such as checking, loan, e-statements, or direct deposit on this account.

Dormant/Inactive Account: A \$5.00 monthly dormant fee is assessed on accounts that have had no activity other than dividends for two years. These accounts are transferred to the State of Ohio after five years of inactivity.

Charges: Usage charges apply to some services and are subject to change. A current Fees and Charges Schedule is available upon request.

Funds Availability: Some check deposits may not be available for immediate withdrawal. A disclosure of funds availability is available upon request.

Cash Withdrawals: Member cash transactions are limited to \$1,500 in currency. Larger amounts must be requested in advance.

Patriot Act

The purpose of the USA Patriot Act is to help protect you, your family and our country from terrorism by providing appropriate tools to intercept and obstruct terrorist acts. In compliance, the credit union verifies the identity of members and those doing business with us. These documents are required for all new accounts, for existing members who are adding an account, when adding a signatory to an account, when executing loan documents, and when doing business with us. We thank you for your understanding as we work to support these efforts to maintain the security of our country.

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STAY CONNECTED To Your Money

First Service makes it easy to Stay Connected to your accounts from any place at any time with your computer, mobile device, or tablet.

FREE Online Access to view activity, see balances, transfer funds, make payments, and apply for a loan with account information at your fingertips.

FREE Mobile Banking from most digital devices for balances, transfers, loans and more. The FirstCU Access app is free in the App Store and Google Play.

FREE Mobile Check Deposit from any place at any time with your mobile device. It's so easy! Sign your check, snap a picture, and send. Sign up for this convenient service at your branch office or call (614) 836-0100.

Restrictions may apply.

FREE BillPayer provides you the ability to pay your bills from your mobile device, at your convenience, with no checks to mail and no stamps to purchase.

FREE e-Statements add to the safety of your account and arrive without delay the first day of each month.

For Details go to www.firstcu.com and click the e-Services tab.

1stCUVisa

The 1stCUVisa app gives you added security for your First Service credit and debit cards with instant notifications each time a transaction posts to your account.

Get the app for your cell phone today by scanning the code below.

It's Free!



App Store



Google Play

GOOD NEWS

Visa Debit Cards already enjoy the convenience of contactless pay and very soon your Visa Credit Card will also feature contactless pay as cards automatically renew. Watch for this convenience in early 2022.

Pair Up and Save! Checking accounts and loans at First Service pair up to save you 1/4% (.25) discount off non-promotional auto loan rates.

It pays to be a member!

Business Services such as business loans, business checking, electronic merchant processing and employee benefits are available to help you save money and grow your business. Ask for details during your next visit or call (614) 836-0100 for assistance today.

Apple Pay is available to First Service debit card users with your iPhone or Apple Watch. Go to e-Services at www.firstcu.com for more information.

FirstCU Access app for mobile banking at First Service can be found in the App Store or Google Play for on-the-go account access. *It's free!*

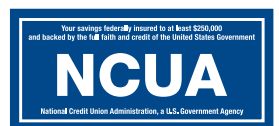
Stay in touch. Sign up at FirstCU.com for your *free* monthly e-news CU Update. *You could be the next winner of our \$10 monthly Trivia Contest!*

Happenings is published to keep our members informed of the activities of their credit union and products and services available. Any advice offered here is for general guidance only.

All loans are on-approved-credit based on current lending criteria. Rates and terms are subject to change from the time of this publication. We suggest you consult your tax advisor for deductibility of home loan interest.

Dividends are subject to change by the Board of Directors. Call for current rates, fees and terms. Refer to your "Important Account Information for Our Members" brochure for specific rules and fees that govern First Service accounts.

Programs, promotions and offers may be changed or withdrawn at any time.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS #412995