

# Happenings

OCTOBER 2025

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:

Investment Property Holiday Helper Save to Win Cash Back Visa Holiday Club

It pays to be a member.

## 2% CASH BACK SPECIAL

Up to \$1,000 Extra Cash In Your Wallet!



If your thoughts are turning toward a fall vacation, fall home improvements, or early holiday planning, you could put up to \$1,000 extra cash in your wallet when you refinance your current auto loan from another lender to First Service, *plus* enjoy the added benefit of 90 days to your first payment.

## 2% Cash Back up to \$1,000 on the Amount Financed

Fixed Rate From 5.99% (a) 6.17% APR (b) Terms to 66 Months (c) 90 Days to First Payment Discounted Processing Fee of \$99 with FirstChoice VIP Checking (c) Easy to Budget Fixed Payments

## Apply Anytime Online at www.firstcu.com In Person or By Phone at 614-836-0100

On approved credit with qualified collateral. Offer does not apply to loans already financed by First Service. Other rates and terms may also be available. Current rates, terms and offers are subject to change or withdrawal at any time. Rates may vary according to credit qualifications. No other discounts apply. \$124 loan processing fee reduced to \$99 with FirstChoice VIP Checking. Auto loan payment example for a loan of \$20,099 including discounted processing fee, based on a credit score of 710 or higher with a fixed rate of 5.99% and term of 66 months, would have a 6.17% APR and monthly payments of \$361.76 with total payments of \$23,876.00. Earn \$20 per \$1,000 cash back up to a maximum of \$1,000.00 on the balance financed. Interest will accrue during the 90 days of deferred payments. Deferred payments may not exceed 90 days. \$5.00 minimum required to open a Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA

CLOSED

Columbus Day, Monday, Oct 13th
Veterans Day, Tuesday, Nov 11th
Thanksgiving Day, Thursday, Nov 27th
Christmas Eve Noon, Wednesday, Dec 24th
Christmas Day, Thursday, Dec 25th
New Year's Eve 3PM, Wednesday, Dec 31st
New Year's Day, Thursday, Jan 1st 2026

Ve will be open the day following each of these holidays. FirstCU Online, Mobile Banking, FirstConnect, Debit and Credit Cards, BillPayer and ATMs will be available.



MoneyEdu brings you financial tips and featured articles each month at www.firstucu.com in the Financial Wellness Center under the Everyday Resources tab.

## This holiday, give your kids a DOLLAR DOG Club

and teach them the gift of learning to save. Each deposit to their Dollar

Dog Account earns them a trip to the Treasure Chest.

Dollar Dog Accounts can be opened from birth to age 12 with a \$5 minimum and are Federally Insured.



Never give anyone your account number or social security number by phone, text or e-mail. If a credit union representative calls, we already have that information. We urge you to ignore any requests for money, personal information, or access to your computer or accounts. Hang Up! Legitimate companies won't make these requests but scammers will. If you suspect fraud on your account from an unknown transaction, report it immediately. For more tips to stay safe, visit Account & Fraud

information at www.firstcu.com.



Is being mortgage free part of your financial plan? Then don't wait to get started. We make it easy for you to refinance your present home loan with this special offer. With no application fee, affordable closing costs of only \$349 and a low fixed rate of 4.875%, it's time for you to start taking steps toward being mortgage free in only 10 years.

## Apply at any branch office or online anytime at firstcu.com.

If you owe:	\$50,000	\$75,000	\$100,000
II you owe.	Ψ30,000	Ψ75,000	Ψ100,000
Rate	4.875%	4.875%	4.875%
APR	5.026%	4.976%	4.950%
Monthly Payment (Principal & Interest Only)	\$527.28	\$790.92	\$1,054.56
Closing Cost	\$349.00	\$349.00	\$349.00



Minimum loan amount \$20,000 with maximum amount \$100,000. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

10-Year Streamline Mortgage: Credit approval required. Offer subject to change or termination at any time. No other discounts apply. Disclosed closing cost and calculated APR does not include prepaid interest. Owner occupied property. Loan to value no greater than 70%. Approximate payment includes principal and interest only; escrow servicing unavailable. Prepaid interest at the time of closing may change APR. Property insurance required. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS # 412995

## HOME LOANS BUILT FOR YOU

FIRST MORTGAGE → FIRST TIME HOME OWNER → FHA/VA
HOME EQUITY → HOME IMPROVEMENT

## HOLIDAY HELPER LOAN

Imagine Your Holidays With Extra Cash!
A Holiday Helper Loan can take your holidays
from hectic to special with extra cash
for holiday travel, early shopping
discounts and entertaining friends
and family. Apply Now for this
holiday special offer:

# Up to \$2,500 Available • Fixed Rate \$99 Discounted Processing Fee • 12 Month Payment Term

On approved credit. Terms may be changed or withdrawn at any time. Payment example based on a 710 credit score or higher: a \$2,599 loan amount including the discounted processing fee at a rate of 6.49% with 12 months repayment term and a 13.79% APR would have monthly payments of approximately \$224. 32 with total payments of \$2,691.80.

Lesser amounts of financing are also available with lower payment plans.

It pays to be a member.

# \$ave to Win

Open a Save to Win account and with every \$25 savings deposit you make to this account, you could be our next winner!



Save to Win is a special savings advantage that gives you all the benefits of a savings account – plus the chance to win big for members age 18 and over!
 Every \$25 deposit you make into a Save to Win account earns you an entry into the monthly and quarterly Central Prize Drawings to win prizes up to \$5,000. First Service includes an additional \$100 monthly Cash Drawing and \$250 quarterly Cash Drawing exclusive to our credit union members for a total of \$2,200 annual cash prizes.

Join this fun way to save and you could be our next winner!

In addition to our monthly prize winners, a big CONGRATULATIONS goes out to Kevin C our second quarter Credit Union \$250 Cash Prize winner and Debra B winner of a second quarter Central Prize.

Official Rules are available upon request. Officers, directors, official family, and employees of First Service and their immediate family members (child or spouse) and other persons residing in the same household are not eligible to participate. To participate, members must maintain a Membership Share Savings Account and be at least 18 years of age. Dividends are paid in accordance with earnings and determined by the Board of Directors for each dividend period. Federally Insured by NCUA.



# First Service VISA Cardholder!

For card options and all the advantages of a First Service VISA, go to www.firstcu.com and select the Lending tab for details.

Isn't it time you switched? Open a First Service VISA before the end of the year and receive great card benefits including:
 No Annual Card Fee • No Application Fee • 3.99% Introductory APR\*
 1% CASHBACK up to \$250 on balances transferred from other lenders plus no balance transfer fees during your first three billing cycles.

**Special Cash Back Offer:** \$10 per \$1,000 is paid up to \$250 on balances transferred from other lenders during the first three billing cycles after your card is opened. Offer does not apply to loans already financed by First Service.

All loans on approved credit with a minimum \$5 membership Share Savings Account required. Rates may vary based on your credit criteria. APR is variable and subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and determined by the Prime Rate on the first day of each quarter as published in the Wall Street Journal "Money Rates" table to which we add a margin. \*After the first 12 billing cycles from the time your VISA account is open, your balance will revert to a variable rate, currently 12.24% to 17.99% APR. The APR will not be greater than 18.00%. This introductory rate may be changed or withdrawn at any time. Introductory rate not available on VISA Platinum Secured card. We may end your Introductory APR and apply the prevailing non-introductory APR if you are 60 days late in making a payment.



## Consider How You'll Pay for Large Projects

If you need a loan for major home improvements, a home equity line of credit is an option, but if you don't want to use your home's equity for a loan, an unsecured home improvement loan or personal loan could be an alternative.

Whether you're buying, refinancing or renovating, we have the right home loan for you. Find information at www.firstcu.com or ask for home loan assistance at (614) 836-0100.

NMLS # 412995

### NOMINATING COMMITTEE ANNOUNCEMENT

If you would like an opportunity to volunteer to serve on the Board of Directors or Supervisory Committee, the Nominating Committee invites you to submit a letter of interest with a brief resume of your background and your interest in the credit union to:

> Nominating Committee Chairperson First Service Federal Credit Union 100 Main Street, Groveport, OH 43125

The deadline for resumes to be received for consideration for the 2026 Board election process is no later than Monday, November 3, 2025.

## Find it Here!

In addition to personal financial services,
First Service also provides business loans and
investment property financing. For assistance
contact Mark West, VP of Lending at
mwest@firstcu.com or call 614-920-6301
during regular business hours.

## **Holiday Club**

Balance transfers from Holiday Club accounts will be available on October 15th for your 2025 early shopping and holiday planning. Current Holiday Club Accounts will remain open for the

2026 holiday season.

New Holiday Club Accounts for 2026 can be opened the week of October 20th to 25th and receive a complimentary gift.

Gifts are subject to availability and cannot be mailed. Withdrawals are not permitted from Holiday Club accounts during the year.

HAPPY HOLIDAYS!

## How to Reach Us 614-836-0100 • www.firstcu.com

FirstConnect: 614-920-6300

Fax: 614-836-4578

## **Lobby Hours**

Monday - Thursday	9:00 am – 5:00 pm
Groveport Lobby	9:00 am - 4:30 pm
Friday	9:00 am - 6:00 pm
Reynoldsburg Lobby	9:00 am - 5:00 pm
Saturday	9:00 am - 1:00 pm
Drive Thru Hours	
Monday - Thursday	8:30 am - 5:00 pm
Friday	8:30 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.

## FirstCU Online Account Access - www.firstcu.com

#### **Account Information**

Membership Account: To participate in member services, a minimum \$5.00 Share Savings Account must be maintained.

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 and at our website.

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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## trust&will

## Make-a-Will Exclusive Savings of 20%

First Service members can get exclusive savings of 20% on any estate plan with **Trust & Will** offered by **Love My Credit Union Rewards. Trust & Will** is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning plans can be completed in 30 minutes
- Wills start at just \$159 with member discount

Find more information in *Special Offers* at www.firstcu.com under the **Stay Connected** tab and select **Love My Credit Union Rewards**.

It pays to be a member!

# \$\$ Holiday Cash \$\$

Earn 2% CU Cash Rewards with

## VISA PLATINUM REWARDS CARD

Accumulate unlimited points to redeem for cash, travel or merchandise and take five years to redeem your points.

For more details, find VISA Platinum Rewards at www.firstcu.com under Lending and see where your points can take you.



**FirstCU Online** and **FirstCU Mobile** make it simple to see your account balances, review transactions, make transfers and find loan information from home, work, or when traveling during the holidays. **It's like having a branch at your fingertips!** 

**Earn More** with Relationship Accounts. Members receive preferred rates on selected certificates with FirstChoice VIP or Platinum Checking, PrimeTime Club membership, or an active loan balance.

**On-The-Go Account Access with Mobile Check Deposits.** Find the *free FirstCU Access app* at the App Store and Google Play.

**Stay in Touch** when you sign up at www.firstcu.com for your free monthly e-newsletter, **CU Update**, plus have a chance to win the next \$10 Trivia Contest.

**Go to** Account & Fraud at www.firstcu.com for scam examples and tips to stay safe.

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 paid in accordance with earnings and determined by the Board of Directors for each dividend period. 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.











FEDERAL CREDIT UNION

We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS #412995