

Happenings

JULY 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:

VISA
Cash Back

BaZing
Benefits

FirstChoice
VIP

Save to
Win

Vacation
Fun \$\$\$

Put the Equity in Your House *to Work for You!*

*Some of the money-saving
features of a First Service
Home Equity loan include:*

- 👍 Application Fee Waived
- 👍 No Closing Costs
- 👍 No Appraisal Fee
- 👍 No Annual Fee
- 👍 Easy Check Access
- 👍 Potential Tax Benefit



We make it easy for you to borrow from your house without touching your current mortgage, plus have the convenience of an easily accessible line-of-credit for home renovations, repairs, updates, landscaping and more!

Whether you're adding a patio or a pool, we're here to help you start and complete your summer projects using the stored equity in your home.

Apply in person at any branch,
by phone at **(614) 836-0100** or
online anytime at **firstcu.com**.

All loans on approved credit. All loans on approved credit. Must meet lending and underwriting requirements. Consult your tax advisor about the tax advantage of home loan interest. Property insurance required for the life of the loan and must be paid by the borrower. \$300 application fee is applicable if line is closed within 24 months of initial advance. \$5,000 initial loan advance required. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS #412995

CLOSED

Independence Day
Friday July 4th
Labor Day
Monday, Sept. 1st

*We 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.firsttucu.com in the *Financial Wellness Center* under the *Everyday Resources* tab.

Dollar Dog invites you and your children to visit any branch during the summer to visit the Dollar Dog Treasure Chest. With each deposit to their Dollar Dog Club Account, a child can pick from the Treasure Chest. It's a fun way to teach them to save. Dollar Dog Accounts can be opened from birth to age 12 with a \$5 minimum and are Federally Insured.



FirstChoice VIP Premier Checking

Discover the extra benefits of a FirstChoice VIP Checking with CashRewards, dividends, bonus rates on select certificates, no paper statement fees, no ATM transaction fees, loan processing fee discounts, all the advantages of **BaZing**, plus even more and all for only \$8 a month. Step up to FirstChoice VIP for extra checking benefits!

On approval with \$25 minimum to open. Cash Rewards of 10¢ are paid on each signature based debit card transaction over 12 per month. Surcharge fee may apply at ATMs not owned by First Service. Dividends determined by the Board of Directors quarterly. Details at www.firsttucu.com under the Personal tab.



**Receive 1% Cash
Back for balances
transferred from
other lenders**

ISN'T IT TIME YOU SWITCHED?

A First Service VISA will give you several card options for your everyday purchasing with a 3.99% APR Introductory Rate for your first 12 billing cycles* and **1% cash back up to \$250 for balances transferred from other lenders.**

In addition, you'll enjoy these money-saving card features:

- ✓ **No Balance Transfer Fee**
for the first three billing cycles after opening
- ✓ **No Annual Card Fee**
- ✓ **No Application Fee**

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

Find card options and additional card information at www.firsttucu.com under the *Lending* tab.

*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.



Fun-in-the-Sun Vacation Loan

Enjoy your summer even more with a little extra cash.

Put up to \$3,000 in your pocket for travel, hotels, meals and fun with up to 45 days to your first payment and an affordable 24 month repayment term. Make this your best vacation ever when you add to your fun with a Fun-in-the-Sun Vacation Loan.

Special Travel and Destination Discounts are Available with FirstChoice VIP and Platinum Checking along with a reduced processing fee of \$99

All loans on approved credit. Terms may be changed or withdrawn at any time. Payment example based on a 710 credit score or higher: a \$3,000 vacation loan at 9.99% rate with 24 months repayment term and a \$124 standard processing fee would have a 13.90% APR and monthly payments of \$144.78 with total payments of \$3,474.71.

\$ave to Win

Now you can save money and earn regular dividends along with having chances to **win cash prizes** when you open a **Save To Win** account.



It's a fun way to save! Every time you make a savings deposit of just \$25 to your **Save to Win** account, you'll be automatically entered in the monthly and quarterly Central Prize Drawings with winnings up to \$5,000 according to raffle limits. In addition, First Service has added Credit Union Prize Drawings of \$100 each month and \$250 each quarter for a total of \$2,200 annual cash winnings for First Service members-only. The more you save, the more chance you have to win great cash prizes!

A Member Service Representative in any branch can assist you with a Save to Win account. More information for Save to Win can also be found online at www.firstcu.com.

Congratulations to our monthly winners and to Cathy F. on being our first quarter 2025 winner!

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. Federally Insured by NCUA.

Summer Saver Stories:

"I used BaZing to book a hotel in downtown St. Louis. It cost me \$117 on Memorial Day weekend. Based on the estimated cost on the hotel website, I saved \$21 a day". ~Savannah

"We purchased Six Flags tickets through BaZing, printed them and didn't have to wait in the ticket line at the park. We saved \$30 each." ~Tiffany

"Last summer, I used BaZing Roadside Assistance three times! The benefit helped me save quite a bit of money on towing fees. I'm excited for others to know this is a great help." ~Brittany



Enjoy your summer even more knowing **BaZing** has your back with dining, travel and destination discounts, Roadside Assistance, Cell Phone Protection, ID Theft Aid, Buyer's Protection, Extended Warranty and more. As a Platinum or FirstChoice VIP Checking member, **you could be saving money every day on shopping and bills that you already pay because these services, plus a lot more, are included free** with our premier checking accounts.

For more information go to **Checking Plus** under the Personal tab at www.firstcu.com or speak with a branch Member Service Representative.



*Subject to terms and conditions detailed in the Guide to Benefits. Merchants and offers are subject to change without prior notice. Insurance products are not a share, not federally insured, not an obligation or guaranteed by the credit union, its affiliates or any government agency. Checking accounts are on approval with a \$25 minimum to open and \$5 membership Share Savings Account. Federally Insured by NCUA.



TAKE CONTROL OF YOUR CARDS this Summer

Find the **free 1stCU Visa App** at the *App Store* and *Google Play* to help keep your cards secure wherever you are. The app provides you balance, transaction and payment features along with a transaction notification for added security when either your debit or credit card is used. If your card is lost or you suspect fraud, you should turn your card **off** in the app and call us immediately.

SUMMER REMINDER

Our debit and credit cards have security monitoring for your protection so, as you make vacation plans, let us know where and when you will be traveling so we can authorize use of your cards.



Start early and enjoy a lifetime of credit union benefits

- Dollar Dog Youth Accounts
- Teen Checking
- Classic Checking for students and starters
- First Time Auto Loans
- Computer Loans

Ask a Member Service Representative for details or go to www.firstcu.com. Federally Insured by NCUA.

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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Earn 2% CU Cash Rewards

VISA PLATINUM REWARDS CARD

EARN 2% CASH REWARDS or Points for your everyday purchases with a First Service VISA Platinum Rewards Card!

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

Find details for VISA Platinum Rewards at www.firstcu.com under **Lending** and see where your points can take you.

Be Safe.

Never give anyone your account number or social security number by phone, text or e-mail.

We urge you to ignore any requests for money, personal information or access to your computer or accounts. Legitimate companies won't make these requests but scammers will. If a First Service representative calls, we already have this information.

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

GOOD NEWS

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 this summer. *It's like having a branch at your fingertips!*

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

\$10 Monthly Trivia Contest. 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.

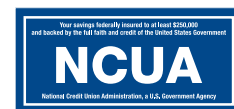
Earn More with Relationship Accounts. Members receive preferred rates on selected certificates with FirstChoice VIP or Platinum Checking, PrimeTime Club membership, or an active loan balance.

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.



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