

1ST SERVICE FEDERAL CREDIT UNION

Happenings

JULY 2026

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:

Vacation Get-Away | Home Loans | Teen Checking | Dollar Dog | FirstChoice VIP



CA$H for Your Car Loan

It's true! You will receive up to $1,000 CASH 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 a Maximum of $1,000
- Fixed Rate as Low as 5.49% • 5.75% APR
- Repayment Terms Up to 84 Months
- 90 Days to First Payment
- Easy to Budget Fixed Monthly Payments
- Discounted Processing Fee with FirstChoice VIP Checking

It pays to be a member!

CA$H for Your Car Loan

Receive $20 per $1,000 up to a maximum of $1,000 on the balance financed from another lender.

Apply Online at firstcu.com
In Person at Any Branch Office
By Phone at (614) 836-0100

All loans on approved credit with qualified collateral. Offer does not apply to loans already financed by First Service and any autos that previously received a cash incentive. 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. Processing fee reduced from $174 to $149 with FirstChoice VIP Checking. Auto loan payment example for a loan of $20,149 including discounted processing fee, based on a credit score of 710 or higher with a fixed rate of 5.49% and term of 66 months, would have a 5.75 % APR and estimated monthly payments of $357.63 with total payments of $23,603.44. 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

Independence Day
Saturday, July 4th

Labor Day
Monday, September 7th

We will be open the first regular business day following these holidays. FirstCUOnline, Mobile Banking, FirstConnect, Debit & Credit Cards, BillPayer and ATMs will be available.

$$ FINANCIAL PLANNING $$

Whether you're just starting your career, changing jobs or planning for retirement, we're glad to introduce you to Seth Currens, a financial advisor affiliated with LPL Financial to assist you in building a customized financial strategy that supports your goals and aspirations. Financial planning information can be found in Investment Services with LPL at firstcu.com under Personal Savings or contact **Seth Currens at 614-697-3779**.

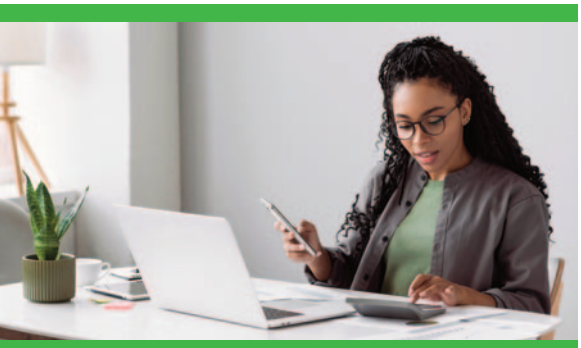
Grow Your Business with First Service merchant services.

Statistics prove that card access will increase the sales volume of your business.

We are here to help your business grow with affordable business processing, business checking accounts and business loans including real estate transactions and investment properties.

Have questions?

Contact Noah Snyder at **614-920-6306** or email **merchantservices@firstcu.com**



Autobooks...*Simple billings... Quick Payments for you!*

- ✓ Send invoices and reminders online as well as get paid faster.
- ✓ Accept credit and debit card payments as well as electronic transfers.
- ✓ For a safe and faster way to get paid, find *"Accept Online Payments"* on your dashboard at FirstCUOnline and First CU mobile.



Home Loans To Fit Your Budget

PURCHASE – REFI – REMODEL – UPGRADE – IMPROVE

Manage Your Money

Your home may be the single largest investment of your lifetime. We encourage you to explore financing options at First Service to make a sound, affordable home loan decision with payments to fit your budget. Competitive interest rates, flexible terms and a fast approval process make us an easy choice for your needs. Whether it's a new home, a refinance for your current home, a home equity or a home improvement, we can offer a home loan to help find the best way to wisely manage your money.

Preapproval Available • Purchase • Refinance • Conventional Mortgages • Fha/Va • 10-Year Streamline • Home Equity Credit Line • Home Improvement

10-Year Streamline

MEMBERS WHO ARE INTERESTED IN REDUCING THEIR CURRENT MORTGAGE PAYMENT SHOULD THINK ABOUT REFINANCING NOW WITH FIRST SERVICE. WE ARE HERE TO HELP YOU FIND THE BEST MORTGAGE SOLUTION FOR YOUR MONEY. FOR RATE, PAYMENT AND CLOSING INFORMATION ON A 10-YEAR STREAMLINE REFINANCE, GO TO SPECIAL OFFERS UNDER STAY CONNECTED AT FIRSTCU.COM.

For Details Call **614-836-0100** for Mortgage Assistance

All loans on approved credit. Credit criteria and mortgage terms may vary. Property insurance required. We suggest you consult your tax advisor about the deductibility of home loan interest. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS#412995

EQUAL HOUSING LENDER

VACATION GET-AWAY



This summer have your best vacation ever with a little help from your credit union. Vacation in style when you make your plans with a Vacation Get-Away loan and put up to $2,500 extra in your wallet with 60 days to your first payment!

A *Vacation Get-Away loan* allows you to spread the cost of your vacation over 12 months with a total loan up to $2,649 including a discounted loan processing fee, at a fixed rate of 8.24% and an APR of 17.80%, for fixed monthly payments of approximately $232.33 and total payments of $2,787.88.

Manage your money with travel, destination and dining discounts available with FirstChoice VIP and Platinum Checking.

All loans on approved credit with a membership Share Savings Account.

YOUR ONE STOP CAR SHOP

Auto Purchasing and Financing Online

Go to firstcu.groovecar.com

Give it a try before you buy! It couldn't be easier.

Save-to-Win

First Service members have won $500, $250 and $100 this year in **Save To Win** drawings, as well as a $1,000 winner last year. If you are over 18 years of age with a membership share account in good standing, every time you make a savings deposit of just $25 to a **Save To Win** account, you'll be automatically entered to win up to $5,000 in monthly and quarterly cash prizes according to raffle limits. First Service also awards $100 monthly and $250 quarterly cash prizes exclusive to our members. In addition to earning regular dividends, now you have the opportunity to win great cash prizes! ***Recent winners can be found online at firstcu.com at the bottom of the home page in "EVENTS".***

Talk to a Member Service Representative in any branch to open your **Save To Win** account and start saving today with chances to win cash prizes. More information for **Save To Win** can be found online at firstcu.com.

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. $5.00 minimum deposit to open a Save to Win account. Federally Insured by NCUA.

HANG UP *ON FRAUD*



Never give anyone your account number, social security number or personal account information 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 and will not ask for it.

Stay safe! For more tips on protecting your account and information, go to *Account & Fraud* under *Stay Connected* at **www.firstcu.com**

AT HOME OR AWAY
TAKE CONTROL OF YOUR DEBIT & CREDIT CARDS

The **1stCU VISA App** is available *free* at the App Store and Google Play and provides you balances, transactions and payments along with a transaction notification when either your debit or credit card is used.



Stay safe! If your card is lost or you suspect fraud, simply turn your card **off** in the app and notify us immediately.

Dollar Dog



Visit any branch during the summer and bring the kids to open a Dollar Dog Club Account. Each time they visit and make a deposit earns them a trip to the ***Dollar Dog Treasure Chest*** for a gift. It's a great way to teach them to save.

Dollar Dog Accounts are available from birth to age 12 with only a $5.00 minimum to open. No monthly maintenance fee. 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

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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FirstChoice VIP...

It's More than Just Checking

Discover premier checking with **FirstChoice VIP Checking** and step up to value added benefits such as:

Cash Rewards[1] • Monthly Dividends • Bonus Rates on Selected Certificates
No Paper Statement Fees • No ATM Transaction Fees[2]
Money-Saving Benefits on items you already purchase[3]

Find more **FirstChoice VIP Checking*** advantages such as health benefits, cell phone protection, roadside assistance, travel, dining, and shopping discounts at **firstcu.com** under the Personal tab or visit any branch for details.

*Checking accounts are on approval with a $25 minimum to open and $5 membership Share Savings Account. [1]Cash rewards of 10¢ are paid on each signature based debit card transaction over 12 per month. [2]Surcharge fee may apply at ATMS not owned by First Service. [3]BaZing subject to terms and conditions detailed in the Guide to Benefits. Dividends based on earnings and determined by the Board of Directors. Fees and Charges Schedule available at firstcu.com. Federally Insured by NCUA

powered by BaZing

STOP AND VISIT DURING SUMMER BREAK.

Let's talk about a Teen Checking Account with mobile and online access.

If you're age 14-17 with a qualified-cosigner, it's time to get started making your money last longer with a Teen Checking Account. There's no minimum balance after opening, no monthly maintenance fee, free e-Statements, and free e-Alerts plus a lot more. Just stop by any branch and a Member Service Representative will be glad to help you or go to www.firstcu.com for details at your fingertips.

$25 minimum deposit to open a Teen Checking Account with a $5.00 minimum Share Savings Account. Federally Insured by NCUA.



GOOD NEWS

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

Traveling Reminder. Our debit and credit cards have security monitoring for your protection. As you make your vacation plans, please let us know where your travels will take you this summer so we can authorize use of your First Service cards.

***On-The-Go Account Access* with Mobile Check Deposits.** The *FirstCU Access app* will put balances, transactions, transfers, loans, deposits and more *at your fingertips* for anytime access. Find this *free app* at the App Store and Google Play.

$10 Trivia Contest. Sign up at firstcu.com for the CU Update and *stay in touch* with your free monthly e-newsletter *plus* a chance to win our monthly $10 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 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.

1ST SERVICE FEDERAL CREDIT UNION

EQUAL HOUSING LENDER

pulse

Alliance One

STAR

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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