



Happenings

APRIL 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.

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CASH for Your Car Loan

Celebrate spring with up to \$1,000 extra CASH in your pocket when you refinance your current auto loan from another lender to First Service *plus* enjoy the added benefit of 90 days before your first payment is due.

- 2% Cash Back up to a maximum of \$1,000
- Fixed Rate as low as 5.49% • 5.75% APR
- Repayment Terms to 66 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!

CASH for Your Car Loan

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

Apply Anytime 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. 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

Memorial Day
Monday, May 25th
Juneteenth
Friday, June 19th

We will be open the day following each of these holidays. FirstCUOnline, Mobile Banking, FirstConnect, Debit Cards, BillPayer and ATMs will be available.

Annual Meeting & Election Announcement

Thursday, May 21st at 6:00 PM
Madison Township Community Center
4575 Madison Lane, Groveport, OH 43125

The Nominating Committee has announced that two incumbents, Mary Pierce and Chris Walden, are running unopposed for election to expired three year terms on the Board of Directors. Members age 18 and over, with membership in good standing, are invited to attend this meeting for presentation of the 2025 financial reports and annual elections. *Your Board, Management and Staff take this opportunity to thank you for your support throughout the past year.*

According to the Bylaws, nominees are elected by acclamation with no nominations from the floor.



MoneyEdu brings you financial tips and featured articles each month at firstcu.com in the **Financial Wellness Center** under **Everyday Resources** to help you get the most from your money.



FIRST SERVICE FOUNDATION SCHOLARSHIP

Apply by April 30th!

If you live within our community and are graduating from high school this year, we invite you to apply for a **\$2,000 First Service Foundation scholarship** if you plan to attend college during the 2026-2027 academic year. Pick up an application at any First Service office or print at firstcu.com in **First Service Foundation** under **About Us**. Please read the information for guidelines and eligibility requirements carefully.

Applications must be received by the Scholarship Committee at First Service Federal Credit Union, 100 Main Street, Groveport, OH 43125 no later than April 30, 2026 to be considered, with two scholarships awarded this year.



A Spring Home Improvement Loan

gives you the opportunity to get started with the home projects on your wish list in time to enjoy your summer.

REMODEL – UPGRADE – IMPROVE – REPAIR

Imagine the Possibilities!

Whether you are adding a patio, landscaping, repairing a roof, or remodeling a kitchen, make your wish list and get your projects done with affordable terms at your credit union.

Make Your Home Projects a Reality

- Borrow Up to \$10,000 for Home Improvements
- Repayment Terms Up to 10 Years
- Low Fixed Rates from 8.99% with 9.39% APR
- Affordable Fixed Monthly Payments
- No Application Fee

For Home Improvement Loan details, go to the **Lending** tab at firstcu.com or contact a home loan specialist at **614-836-0100** for home loan assistance.

HOME EQUITY LOANS FOR BIGGER PROJECTS AND MORTGAGES FOR PURCHASING AND REFINANCING ARE ALSO AVAILABLE TO FIT YOUR BUDGET.

All loans on approved credit with qualified real estate and income verification. Property insurance must be maintained. We suggest you consult your tax advisor about the deductibility of home loan interest. **PAYMENT EXAMPLE:** based on a credit score of 680, a loan of \$10,174 including the processing fee and repayment terms of 120 months, would have an approximate monthly payment of \$129.34 and total payments of \$15,519.11. We Do Business in Accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. NMLS#412995



It's a Win-Win

Now you can save money while earning chances to *win cash prizes* when you open a **Save To Win** account. *It's simple* and a **win-win** for you! If you are over 18 years of age with a membership share account in good standing, every time that you make a savings deposit of just \$25 to your **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. In addition, First Service adds prize drawings of up to \$100 each month and \$250 each quarter for members-only. So, in addition to earning regular dividends, the more you save, the more chance you have to win great cash prizes.

*You can find recent winners online at firstcu.com at the bottom of the home page in "Events". **Karen M was our first \$1,000 winner.** You could be our next!*

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. Federally Insured by NCUA.



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

Find the *free* **1stCU VISA App** at the App Store and Google Play to help keep your cards secure. 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, simply turn your card **off** in the app for protection.

Get the app today and take control of your cards wherever you are!



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.*

We Have Your Business Covered

Grow your business with services modeled for you such as affordable business checking accounts, business processing to increase your sales volume, and business loans including real estate transactions and investment properties.



Have questions?

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

FirstChoice VIP Checking



Discover premier checking with **FirstChoice VIP Checking** and step up to Cash Rewards, monthly dividends, and no paper statement fees or ATM transaction fees. It even gets better with money-saving benefits on items you already purchase, such as shopping, travel, dining and prescription discounts.* Find more **FirstChoice VIP Checking** advantages 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. Cash rewards of 10¢ are paid on each signature based debit card transaction over 12 per month. Surcharges may apply at ATMS not owned by First Service. Dividends based on earnings and determined by the Board of Directors. Fees and Charges Schedule available at firstcu.com. *Subject to terms and conditions detailed in the Guide to Benefits.

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

"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. Thanks again! ~Brittany

"We purchased amusement park tickets through **BaZing**, printed them out and did not have to wait in the ticket line at the park. We saved \$30!" ~Tiffany

"Every time my husband visits the eye doctor, the bill is nearly \$200. With **BaZing** I saved 30% plus an additional 10% off contact lenses with free shipping!" ~Mel

Join the many members who are benefiting from everyday savings on purchases and bills that they already pay with **FirstChoice VIP and Platinum Checking** accounts.



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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SPRING VACATION GET-AWAY



Whether you vacation close to home or miles away, make your plans early with a fun **Spring Vacation Loan** now available at First Service and put up to **\$2,500 extra in your wallet with 60 days to your first payment!**

You can spread the cost of your vacation over 12 months with a total loan of \$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.

Travel, destination and dining discounts available with **FirstChoice VIP and Platinum Checking.**

We wish you the best vacation ever with a little help from your credit union!

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

GOOD NEWS

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

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

Ways to Stay Safe. Never give your personal information or account number to anyone that contacts you by phone, e-mail or text. *If First Service or our security call, we will already have this information.* Shop online with familiar retailers and use strong passwords. If you suspect fraud on your account from an unknown transaction, report it immediately to the credit union. For more tips to help keep your accounts safe, go to **Account and Fraud information** at firstcu.com in Stay Connected.

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.

Simplify Your Financial Life. Sign up for *free* e-statements, BillPayer, mobile access, direct deposit and mobile check deposit. It's all free and waiting for you.

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