

# Happenings

JANUARY 2024

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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## START 2024 WITH **EXTRA CASH** IN YOUR POCKET



### Fixed Rate • One Payment Convenience • Easy to Budget • 2% Cash Back

Isn't it time you took control of your budget by gathering up your holiday expenses and all the small balances left on other bills (or even larger balances) and put them together in a fixed rate loan with one convenient payment each month? First Service can make this happen for you with a Consolidation Loan, along with **2% cash back** on the balances you transfer from other lenders, up to \$800. As a special benefit, you will have 60 days until your first payment for this loan.

- **10.74% Fixed Rate with an 11.15% APR • Up to \$800 Cash Back**
- **Fixed Monthly Payment • 60 Days to First Payment**
- **Repayment Terms to 60 Months**
- **Reduced Processing Fee \$99 with FirstChoice VIP Checking**

**All loans on approved credit.** Offer does not apply to loans already financed by First Service and is subject to change or withdrawal at any time. Other rates and terms may be available. Rate may vary according to credit qualification. \$20 per \$1,000 cash back based on amount financed up to \$800. \$124 loan processing fee reduced to \$99 with FirstChoice VIP Checking. Payment example based on 710 credit score: \$10,099 loan including discounted processing fee at an interest rate of 10.74% with 11.15% APR would have an approximate \$220.24 monthly payment with \$13,214.01 total payments. Interest will continue to accrue during the 60 days and deferred payments may not exceed 60 days. \$5.00 minimum deposit to open Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA.

### HOLIDAYS CLOSED:

New Year's Day  
Monday, Jan. 1st  
Martin Luther King Jr. Day  
Monday, Jan. 15th  
President's Day  
Monday, Feb. 19th

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



**COMING SOON**  
Watch for information  
on an all new  
**TEEN CHECKING  
ACCOUNT**  
in early 2024.

*Details soon in the CU Update!*

## AUTOBOOKS

*Simple Billings.*

*Simple Payments.*

### INVOICING

- Send invoices online
- Schedule recurring invoices
- Automatically send reminders for past due invoices

### PAYMENTS

- Get paid faster online
- Accept credit and debit cards
- Electronic transfers
- Low processing rate

For a safer and faster way to get paid, find “*Accept Online Payments*” on your dashboard at FirstCU Online and FirstCU mobile banking.



### FIRST SERVICE FOUNDATION SCHOLARSHIP

If you're graduating from high school in 2024 and plan to attend college during the 2024-2025 academic year, you are encouraged to apply for a First Service Foundation \$2,000 scholarship. You can pick up an application at any First Service branch office or find at [www.firstcu.com](http://www.firstcu.com). Please read the information carefully for complete guidelines and eligibility requirements. *The deadline for submitting your application is Tuesday, April 30, 2024 with two scholarships being awarded this year.*

## Nominating Committee Announcement

The Nominating Committee has announced nominees for two expiring terms on the First Service Board of Directors. Incumbents Jim Kozelek and David Poe have been nominated to three-year expired 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 177 members in good standing 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 must accompany each petition, along with a statement of willingness to serve if elected. *The petition must be received by the close of business on Thursday, February 15, 2024 for consideration by the Committee.* Address petitions 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 2024. If not, the Bylaws stipulate that the nominees will be elected by acclamation, with no nominations from the floor at the Annual Membership Meeting on May 16, 2024.



## Step Up & Add Value to Your Checking

*with savings on bills you already pay plus shopping, dining, and travel discounts*

**CHECKING<sup>Plus</sup>** benefits also include a Cell Phone Protection Plan which offers up to \$400 per claim (\$800 each year) for Platinum members and \$800 per claim (up to \$1,600 each year) for FirstChoice VIP accounts. Roadside Assistance, Buyers Protection, Extended Warranty, ID Theft Aid, and a Health Savings Card are a few more benefits powered by **BaZing**.\*

Do you want discounts and preferred pricing for prescriptions, eye care, and hearing services? Just tap the Health Savings tile in your **BaZing** app for information on participating providers. It doesn't stop there, you will find insurance protection programs and have access to a team of experts to negotiate your internet, TV, cell phone and home security services. It's all powered by **BaZing** and included for members with a FirstChoice VIP or Platinum Checking account.

*At home and away, **BaZing** gives you value added checking benefits to save money on bills that you already pay with FirstChoice VIP and Platinum Checking.*

**Go to **CHECKING<sup>Plus</sup>** at [firstcu.com](http://firstcu.com) or visit a branch near you to check out the everyday savings you may be missing!**



powered by

**BaZing**

\*Subject to the 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. All First Service checking accounts are on approval with a \$25 minimum to open and are Federally Insured by NCUA.





# A HOME LOAN BUILT FOR YOU

If 2024 finds you planning home projects, consider a Home Improvement Loan built for you:

- Up to \$10,000 Available •
- 10 Year Repayment Terms •
- Fixed Rate •
- Low, Fixed Monthly Payment •
- No Application Fee! •

**8.99% Rate • 9.28% APR**  
10 Year Repayment Term

Payment example based on a credit score of 660: a loan of \$10,124 including processing fee and repayment terms of 120 months, would have an approximate monthly payment of \$128.81 and total payments of \$15,456.21.

## Home Equity Loans for larger projects.

With a major surge in home values across the country, American homeowners are tapping into their equity to borrow money. Many homeowners have been surprised to find out they can borrow money from their home's equity while keeping the low rate on their current mortgage. The process is simple.

**Contact us and get started today.**

All loans on approved credit with qualified real estate and income verification. We suggest you consult your tax advisor about the deductibility of home loan interest. Property insurance must be maintained. Plans, rates and terms may be changed or withdrawn at any time.

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



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

FIRST MORTGAGES • FHA/VA • FIRSTTIME BUYER • SHORT TERM REFINANCE • HOME EQUITY



**DON'T MISS OUT!**  
*Enroll today*

## Text Messaging

will bring you all the latest news on events, promotions, special offers, and more at First Service. Scan this handy QR Code and **return the text** to receive information to keep you informed about happenings at your credit union.



## MANAGE YOUR MONEY IN 2024 STARTING WITH YOUR AUTO LOAN

Your credit union wants to make 2024 a better year for you by putting more money in your pocket. An auto loan transfer from another lender can save you money each month as well as over the term of your loan, with an interest rate discount and fixed terms for the length of your loan. We will gladly make a **free comparison** for your auto loan transfer from another lender.

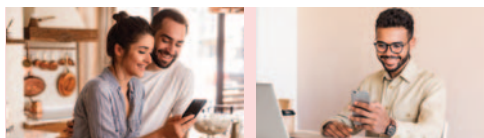
**Low rates and great terms are also available today on new and used vehicle purchases.**

Call (614) 836-0100 for details or apply online at [www.firstcu.com](http://www.firstcu.com)

All loans on approved credit with qualified collateral. Rates may vary based on age of collateral and credit criteria.



**Money Edu** and **1Wallet** work together to put you on the road to financial success. You can save hundreds of dollars each year by tracking your spending, setting goals, and establishing a realistic budget with **1Wallet's** free personal financial tools. Financial guidance is available in the Money Edu Financial Wellness Center under the *Stay Connected* tab in Everyday Resources at [www.firstcu.com](http://www.firstcu.com). **1Wallet** information can be found at [www.firstcu.com](http://www.firstcu.com) under *Stay Connected* and in your FirstCU Online Account under "Spending Habits."



Love My Credit Union® rewards

♥ Love My Credit Union exclusive member-only rewards on a variety of products and services including TurboTax and H&R Block discounts can be found at Love My Credit Union in Special Offers at [www.firstcu.com](http://www.firstcu.com).  
**Start saving today!**

## TAKE CONTROL OF YOUR CARDS

After the holidays is a time of high fraud activity on Visa debit and credit cards. With the **free** 1stCU Visa App, you will receive a transaction notification when either your credit or debit card is used, which gives you the added safety of turning your card **off** if you suspect fraudulent transaction activity or if your card is lost or stolen. For your convenience, Visa balances, transactions, and payments are also found in this **free** 1stCU Visa App.

**Find the free 1stCU Visa App at the App Store and at Google Play to help keep your cards secure.**



## How to Reach Us

614-836-0100 • [www.firstcu.com](http://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 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 am - 4:00 pm (Monday - Friday)

### ATM Services

Free ATMs are located at all branch locations.

### FirstCU Online Account Access - [www.firstcu.com](http://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 In, Stay Warm, and STAY CONNECTED

to your money when you use free e-Services to make remote deposits, transfer money, pay bills online and much more at your convenience.

- FirstCU Online
- Mobile Banking
- Mobile Check Deposit
- BillPayer
- e-Statements

Scan this convenient QR to go to [www.firstcu.com](http://www.firstcu.com) for more services.



## GROW YOUR BUSINESS IN 2024

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

- Instant and next day funding
- In person, online, and on-the-go payments
- Inventory management
- Around the clock support
- No termination fees



**BUSINESS CHECKING.** Big or small, we have an account to fit your business needs. Our Business Checking Accounts are ready to use with Autobooks to send and receive invoices with payments that go directly to your checking account for 24-7 payment transaction access.

**BUSINESS LOANS.** Your business needs are a priority at First Service, including commercial real estate transactions. Other business lending opportunities are also available.

**Have questions? To get started today,** contact **Noah Snyder**, Branch Operations Manager, at 614-920-6306 for details or email [merchantservices@firstcu.com](mailto:merchantservices@firstcu.com)

## GOOD NEWS

**Fast & Easy Payment.** Google Pay now joins Apple Pay and Samsung Pay for safe, fast and convenient merchant payment with your mobile device.

**Stay in Touch.** Sign up at [FirstCU.com](http://FirstCU.com) for CU Update, your free monthly e-newsletter, and you could be our next \$10 Trivia Contest monthly winner.

**Free BillPayer.** Pay your bills *quick as a click* from anywhere at any time with no stamps to buy, no checks to write and no trips to the Post Office.

**Free Mobile Access with Check Deposit.** Your phone just got smarter with mobile access and mobile check deposit. The FirstCU Access app will put balances, transactions, transfers, loans and more at your fingertips. Find this free app at the App Store and Google Play.

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 Share Account membership 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