

# Happenings

APRIL 2022

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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## DRIVE INTO SPRING with No Payments for 90 Days plus \$100 Cash Reward on Balances Financed Over \$10,000



### Love Your Car... and Your Loan!

An auto loan transfer from another lender to First Service can save you money with an interest rate as low as 2.49% on the balance you transfer plus no payment for 90 days and \$100 for your wallet!

- Low Fixed Rate from 2.49%
- 2.850% APY
- Terms to 66 months
- No Early Payoff Penalties
- Processing Fee Discounted to \$74 with FirstChoice VIP Checking

**\$100**  
Cash Reward

*Offer does not apply to vehicles already financed by First Service. This offer ends 5/31/2022.*

All loans on approved credit with qualified collateral. Rates may vary based on age of collateral and credit criteria; other rates and terms are available. A \$99 processing fee is discounted to \$74 with FirstChoice VIP Checking. This offer may be changed or withdrawn at any time. \*Payment example based on a credit score of 680 or higher with all other credit qualifications met: \$10,099 loan at 2.49% rate with a \$99 loan processing fee would have a monthly payment of \$164.07 and an APR of 2.850% with total payments of \$10,828.21. Interest will continue to accrue during the 90 days; deferred payments cannot exceed 90 days. \$5.00 minimum deposit to open a Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA.



### 1st CU VISA App

Take Control Of Your VISA Cards  
with Instant Notifications

See the QR inside for easy access.

#### Card Processing Rates as low as 2%

#### Merchant Services to Help Your Business Grow

- Easy and Quick set-up
- Instant and next day funding
- In person, online, or on the go payments
- Inventory management
- Protection against rate increases and billing errors



**GET STARTED TODAY:** Simply contact Noah Snyder  
direct at 614-920-6306 for additional information  
or email [merchantservices@firstcu.com](mailto:merchantservices@firstcu.com)

HOLIDAYS  
CLOSED:

Monday, May 30, 2022  
Memorial Day

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

# ANNUAL Membership Meeting & Election Announcement

First Service invites you to attend the Annual Membership Meeting on Thursday, May 19, 2022 at 6:00 PM at the

**Eastland Career Center • Heritage Room  
4465 S. Hamilton Road  
Groveport, OH 43125**

Three incumbents, Nanisa Osborn, John Leibold, and Gena Perkins, will run unopposed for election to three-year terms. Members age 18 and over, who are in good standing, are invited to the meeting for presentation of the 2021 financial reports. Your Board, Management and Staff take this opportunity to *thank you* for your support through the past year.



## CHECKING *Plus*

Look at the money-saving benefits that Platinum and FirstChoice VIP Checking now offer for the things that you already buy, powered by BaZing!\*

### CELL PHONE PROTECTION PLAN

*How much would it cost to replace or repair your cell phone?  
How much do you pay each month for cell phone insurance?*

Most consumers can't imagine their financial institution providing them with cell phone protection. But as a First Service Platinum/FirstChoice VIP Checking member, you're covered up to \$400 per claim (\$800 each year) for Platinum and \$800 per claim (\$1,600 each year) for FirstChoice VIP.\*

### LOCAL SAVINGS

*Discounts on your phone, right where you are.*

The free mobile **CHECKING *Plus*** app has discounts near you, plus thousands of deals across the country.

### SAVING IS SIMPLE

Show the retailer your mobile coupon at checkout for instant savings.

### MORE TO EXPLORE

*Shopping. Dining. Travel and More.*

Log in to discover thousands of online deals with name brand retailers, savings on hotels and car rentals, health savings, roadside assistance and more money-saving benefits.

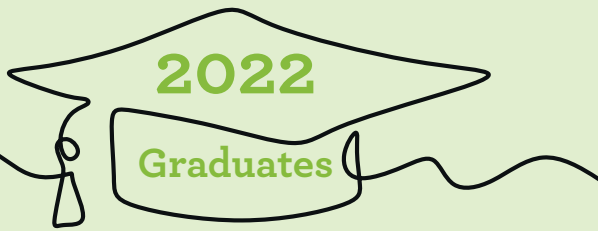
### Step Up to These Money Saving Benefits Starting Today!

Worry less and save more with **CHECKING *Plus***.\*\* For more details go to [www.firstcu.com](http://www.firstcu.com), call 614-836-0100 for assistance or visit any branch office to step up to a better checking plan.

*Find the First Service CHECKING *Plus* App at the App Store and Google Play. It's Free!*

\*Subject to the terms and conditions detailed in the Guide to Benefits. 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 checking accounts are on approval. \$5 minimum deposit to open a membership share account with \$25 required to open a checking account." Federally Insured by NCUA.



If you are graduating from high school in 2022 and plan to attend college during the 2022-2023 academic year, you may apply for a **First Service Foundation \$2,000 scholarship.**

Pick up an application at any branch office or find at [firstcu.com](http://firstcu.com) in the About Us tab under First Service Foundation. Read the instructions on the application carefully for complete guidelines and eligibility information. *Return your completed application no later than Saturday, April 30, 2022.*



**FirstCU Access** mobile banking puts your account as close as your cell phone for mobile deposits, transactions and balances. Scan this QR code for mobile access. *It's Free!*

APP STORE



GOOGLE PLAY



# NEW COLLEGE EXPLORER TOOL in MoneyEDU at Firstcu.com



Using data pulled in real-time from the US Department of Education, this tool gives you access to comprehensive profiles of thousands of colleges and universities across the country. Search for specific schools or sort schools by state, region, type of school, graduation rate, and the average price. The list will default to the State of Ohio with a full profile of the school you select with metrics such as "net cost" (what a family actually pays, versus published tuition), with a real focus on student success and how well students are served by attending the school. Objective measures of success are also included such as graduation rates and starting salaries. Information for standardized test scores, admission rates, average federal student loan debt and demographics for the student body are provided. **It's all FREE at MoneyEDU.**

For information go to the Financial Wellness Center in Resources at firstcu.com and select the "Get Started Today" box. Continue to Tools on the next page and you will find College Explorer under Assessments and Data Tools.

## PLANNING TO BUY A HOME?

Start your search at your credit union where you'll find home loan solutions to fit your budget including Conventional Mortgages, Purchase or Refinance, FHA/VA, 10-Year Streamline Refi, and First Time Home Buyers. For Current Rates and Terms Call (614) 836-0100 During Regular Business Hours



## Access the equity in your home for the cash you need to start your "to-do" list and... **CONSIDER YOUR PROJECTS DONE!**

Whether you need money for small projects or major improvements, First Service offers an affordable credit line to take the equity in your home and put it to work for you and your family. Kitchen update? Remodel? Landscaping? Or, that much wanted patio and pool... **consider your projects done!**

With a Home Equity line and a checking account, you will have the ability to reach your money and fund your projects quickly and conveniently.

### Enjoy these features of a Home Equity Loan built for you...

- No out of Pocket Application Fee • No Closing Costs • No Appraisal Fee
- No Annual Fee • Easy Check Access • Potential Tax Benefit

On approved credit. \$300 home equity application fee waived unless line is canceled within 24 months. Variable rate loan. \$5,000.00 minimum advance. Property insurance required for the life of the loan and must be paid by the borrower. For current terms call Loan Services at 614-836-0100 or go to [www.firstcu.com](http://www.firstcu.com). We suggest you consult your tax advisor about the tax deductible benefits of home loan interest.



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

**1st CUVisa** provides notifications each time a transaction posts to your account for your First Service VISA credit or debit card. It also allows you to turn the cards off if you suspect account fraud. Simply scan the QR Code here, this app is **Free!**

APP STORE



GOOGLE PLAY



# 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

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. Cash withdrawals are free at U.S. Bank branches.

## 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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# At Your Fingertips

First Service makes it easy to Stay Connected to your money at any time, from any place, with these free e-Services.



**FREE Online Access** gives you the ability to view activity, see balances, transfer funds, make payments, apply for a loan and more with account information at your fingertips.

**FREE Mobile Banking** puts your account as close as your mobile device for balances, transfers, loans and more. The FirstCUAccess app is free at the App Store and Google Play.

**FREE Mobile Check Deposit** is quick and easy from any place, at any time, with your mobile device. It's as easy as sign, snap and send.

**FREE BillPayer** provides you the ability to pay your bills quickly, easily and securely online or from your mobile device, at your convenience, with no checks to mail and no stamps to buy.

**FREE e-Statements** add to the safety of your account and arrive without delay the first day of each month.

For Details go to [www.firstcu.com](http://www.firstcu.com) and click the e-Services tab.

## GOOD NEWS

**Visa Credit Cards renewing in 2022** will automatically enjoy the convenience of contactless payment with a new tap and pay feature.

**Pair Up and Save!** Checking accounts and loans at First Service pair up to save you ¼% (.25) discount off non-promotional auto loan rates.

*It pays to be a member!*

**Apple Pay** is available to First Service debit card users with your iPhone or Apple Watch. Go to e-Services at [www.firstcu.com](http://www.firstcu.com) for more information.

**Business Services** such as business loans, business checking, electronic merchant processing and employee benefits are available to help you save money and grow your business. Ask for details during your next visit or call (614) 836-0100 for assistance today.

**Stay in touch. Sign up at FirstCU.com** for your *free* monthly e-news CU Update. *You could be the next winner of our \$10 monthly Trivia Contest!*

## Health Savings you can count on...

*Look at what Platinum and FirstChoice VIP Checking now offer!*

Save more on prescriptions, eye exams, frames, lenses and hearing services with Health Savings powered by BaZing.



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 "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

