



Happenings

JULY 2020

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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Annual Membership Meeting Date Announced

Due to limited group gatherings imposed by the COVID-19 directives, the Annual Membership Meeting scheduled in May for the 2019 financial review was delayed. The new date announced by the Board of Directors is August 20, 2020 at the Madison Township Community Center at 6:00 PM. The community center is located at 4575 Madison Lane, Route 317, Groveport, Ohio, across from Groveport High School.

Meeting room capacity may be limited due to Covid-19 guidelines.

HOME LOANS TO FIT YOUR BUDGET

& Manage Your Money



The kids are out of school and it's the perfect time to look for that new home with a low, fixed rate mortgage and affordable payments. Enjoy the confidence of knowing that you are approved when you shop with a First Service personal preapproval.

Your home may be the single largest investment of your lifetime. We encourage you to explore financing options at your credit union to make a sound, affordable mortgage decision. Our competitive interest rates, flexible terms and fast approval process make First Service an easy choice for your home loan

needs. Whether it's a new home, a refinance for your current home, a home equity, or a fixer-upper, we can offer a home loan to help you find the best way to manage your money.

HOME LOAN REFI: 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.

Conventional Mortgages • FHA/VA • Purchase or Refi • 10-Year Streamline Refi
First Time Home Buyers • Home Equity Credit Line

Call for an appointment today. Member Service Center (614) 836-0100



*All loans on approved credit. Credit criteria and mortgage terms may vary. Property insurance required. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS #412995

DON'T MISS THIS OPPORTUNITY - lower your monthly payments with these special offers and *manage the money* in your wallet.



Manage your Money
with a **VISA**
Balance Transfer
from another Lender

5.99% APR*

For the **LIFE** of the balance transferred

Transfer your high interest credit card balances from another lender to your **First Service Visa** and pay down the balance at a low rate of only 5.99% APR for the life of the balance transferred with no balance transfer fee!

All loans on approved credit. Minimum \$5 membership Share Savings Account required. Special rate not available on VISA secured card. Rates and terms may be changed or withdrawn at any time. The special terms APR will continue to apply until all qualifying balance transfers are paid in full. Regular monthly payments are required during the promotional (special terms) period. The prevailing rate, disclosed at card opening, will apply to certain fees such as a late payment fee or if you use the card for other transactions. We may end this special terms APR and apply the prevailing APR if you are 60 days late in making a payment. Offer does not apply to loans already financed by First Service. Call 614-836-0100 for additional details. Offer expires 09/30/2020.



Put **More Money** in your pocket when you consolidate your payments and refinance outstanding balances from other lenders to a First Service **fixed** rate loan!

1% Cash Back
Consolidation Loan*

Fixed rates as low as **6.49% APR** for up to 48 months**

Plus receive **1% Cash Back** for the balance transferred

All loans on approved credit. Offer does not apply to loans already financed at First Service. Current rates, terms, and offers are subject to change or withdrawal. Rates may vary according to credit qualifications. \$99 loan processing fee or \$74 with a First Choice Checking Account. No other discounts apply. Other rates and terms may be available. *Receive \$10 for every \$1,000 of balance transferred from another lender deposited to your Share Savings Account. **Payment example based on a credit score of 720 or higher with all other credit qualifications met: \$10,099 consolidation loan at 5.99% rate with a 48-month repayment term and \$99 loan processing fee, would have a 6.49% APR and a monthly payment of \$237.70 with total payments of \$11,409.34. Call 614-836-0100 for additional details.



Let First Service help you
Get into a New Ride!
OH YEAH...

Whether it's a new auto, used auto or refinancing your present auto, let First Service put you in a ride that you will enjoy even more with an affordable payment.

- Fixed Rates
- No Application Fee
- No Bump Up Rates
- Easy to Budget Fixed Payments
- No Early Payoff Penalties
- Discounted processing fee with FirstChoice Checking

If you financed with another lender, it's not too late for you to refinance at our current low rates based on the model year of your vehicle. This simple process can lower your monthly payments and reduce the finance charges you pay over the life of the loan.

All loans on approved credit with qualified collateral. Does not apply to loans already financed with First Service. Actual rates may vary based on age of collateral and credit criteria. A \$99 processing fee is discounted to \$74 with FirstChoice Checking. This offer may be changed or withdrawn at any time. No other discounts apply. Offer subject to change based on market conditions and borrower eligibility. Offer based on credit score and First Service checking account relationship. All checking services on approved credit. \$25 minimum to open checking.

Holiday Closings:

Saturday, July 4th • Independence Day
Monday, Sept. 7th • Labor Day

Stay-in-touch with FirstCU Online, Mobile Banking, Debit & Credit Cards,
Nationwide ATM Cash Access and Online BillPayer.

Online Account Access and Mobile Banking Make it Easy to Manage your Money

Manage Your Money

Mobile Banking and Online Account Access at First Service are free and easy! With account access, transaction history, checking services, e-statements, mobile check deposits, direct deposit from the government or your employer, BillPayer and even more, First Service makes it easy to manage your money from any place, at any time.

Virtual Deposits

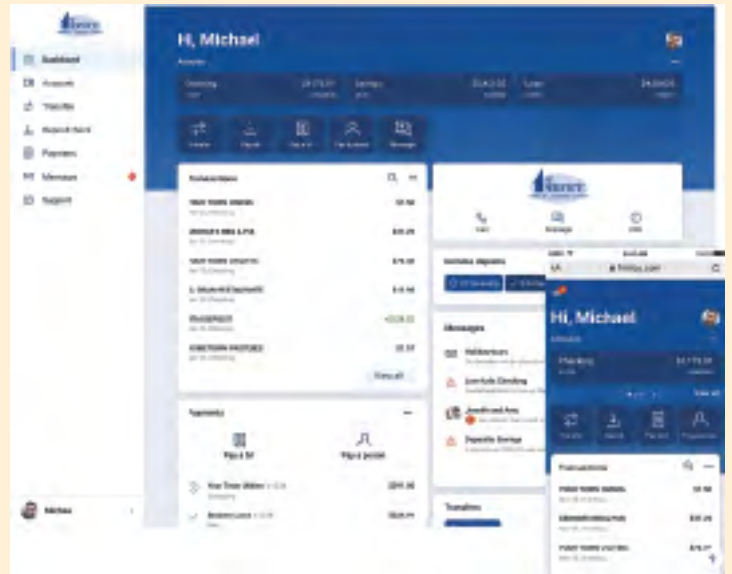
Deposit checks from your mobile device

Save gas and time when you deposit your checks electronically from your smartphone or tablet with First Service Mobile Check Deposit. Simply take a picture of your endorsed check and submit!

Mobile Banking

Access your accounts from your mobile device

Enjoy free, on-the-go access to your accounts to deposit checks, check your balance, transfer funds, pay bills, and more! To make it even easier, the First Service mobile banking app FirstCU Access provides one-touch access on compliant devices.



Digital Wallet

Step Up to a safer way to pay

Use Apple Pay,TM with your First Service credit or debit card for a secure and fast shopping experience at participating retailers.

FirstCU Online and mobile banking offer the same conveniences across all your devices, including most computer, tablet and mobile browsers.

- Convenient one-touch access on compatible devices.
- Balance and transaction information at your fingertips.
- Remote Check Deposit from your mobile and tablet devices.
- Apply for and complete most loan requests.
- Pay-A-Bill, Pay-A-Person or Pay-A Member.
- Set account alerts.
- Transfer to and from your accounts at First Service or to another member.
- Transfer to and from your accounts at other financial institutions.
- Keep-in-touch with our updated Message Center.
- Ability to add tags, notes and images to transactions for better recordkeeping.
- Security features providing 2-Factor authentication which eliminates security questions and answers.

It's easy and free to sign up, just go to [Firstcu.com](https://www.firstcu.com) to register for **FirstCU Online**. To register for our home banking app, select the e-Services tab for mobile information and click on the link to **FirstCU Access** in either the App StoreTM or Google PlayTM

Standard text messaging and data charges from your mobile carrier may apply to Mobile Banking usage.



How to Reach Us

614-836-0100 • 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

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 and Fifth Third Bank ATMs (other than Speedway locations).

FirstCU Online Account Access - www.firstcu.com

Account Information

Membership Account: To participate in member services, a minimum \$5 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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Love My
Credit Union®
rewards

Offered by **Sprint**
FOR CREDIT UNION MEMBERS

- **New Sprint Customers** receive \$100 cash reward for new line activation deposited via ACH into your First Service Account (up to 2 lines total).
– \$100 loyalty reward per account at the end of first year, deposited via ACH.
- **Already a Sprint customer?** Current Sprint Customers transferring into CashRewards are eligible for \$100 loyalty reward per account at the end of first year, deposited via ACH.
– 25% off select accessories in Sprint Stores.

To sign up and for more details, go to www.Firstcu.com and click on the logo at the bottom of our home page. Or, Click on the Resources tab, select Special Offers and *Love My Credit Union Rewards*.

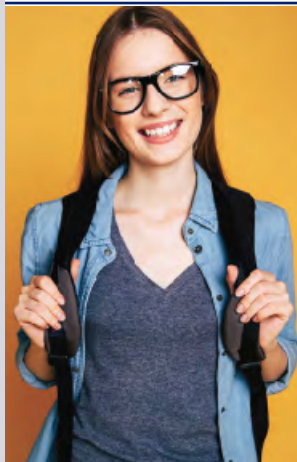
FirstChoice Checking Your Best Choice.

Along with discounted loan advantages and preferred certificate rates, First Choice Checking earns dividends and Cash Rewards of 5¢ to 15¢ for each signature based debit card transaction over 10 per month, plus the convenience of e-Statements and BillPayer.

Your Cash Rewards will appear on your free monthly account statement.

All this Value and More for only \$5 a month!

Cash Rewards are paid in relationship to the number of products that you have with First Service. \$25 initial deposit to open a checking account. All loans and checking services are on approved credit. Preferred loan and certificate rates exclude special promotion rates.



Going to College or to Work?

STAY CONNECTED AND GET THE MOST FROM YOUR MONEY

Student and Starter checking accounts feature convenient services that allow you to stay connected to your accounts from any place, at any time - including a nationwide network of Free ATMs, debit card convenience, FirstCU Online Account Access, BillPayer, e-Statements and FirstCU Access mobile banking app.

Go to FirstCU.com to find more information in the e-Services and Resources tabs.

Student and Starter Checking Services, loans and debit cards are on approved credit and may require a qualified member co-signer.

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