

# Happenings

JULY 2018

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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## MAKE YOUR SUMMER REWARDING

Don't wait until the Summer is over to enjoy all of the advantages your credit union has to offer.

Whether you're traveling far away or engaging in fun activities closer to home, your summertime should be rewarding. So, make First Service the destination to find affordable financial solutions to fit with your plans.



### REWARDING LOAN DEALS:

**Would a new automobile or motorcycle, make your summer plans complete?**

We can help you save money with a low, fixed rate loan when you finance through your credit union. Visit us online at [www.firstcu.com](http://www.firstcu.com) for current rates or to apply.

All loans on approved credit with qualified collateral. Actual rates may vary based on age of collateral and credit criteria. A \$99 processing fee is discounted to \$74 with FirstChoice Checking. \*Does not apply to loans already financed by First Service. No other discounts apply. This offer may be withdrawn or changed at any time.

**Do you have a vehicle financed with another lender?**  
We may be able to lower your payment and interest rate for the remaining term of your loan. Get a free payment comparison by calling 614-836-0100.\*

**Do you want more from your checking?**  
If so, check out our article inside this newsletter about our FirstChoice Checking account.

**Save money with our checking services:**

Prestige Checking offers all the basic checking and e-Services you need for everyday convenience. There is no monthly service fee for members who receive FREE e-Statements.\*

\*If you opt to receive paper statements with this account, the cost is \$2 per printed statement. Fee waived for: Primetime, FirstChoice Checking, Account with open loan, members under 22 years of age and business accounts.

**MAKE YOUR SUMMER EVEN MORE REWARDING!**  
**Visit [www.firstcu.com](http://www.firstcu.com) to find how you can win \$250!**

## Putting Our Community... FIRST!



Be sure to "Like" the First Service Foundation on Facebook to stay informed about how your credit union is giving back to the community!

You can also help by designating the First Service Foundation as the charity of your choice for the Kroger Community Rewards program. You can register online at [krogercommunityrewards.com](http://krogercommunityrewards.com). Simply register your Kroger Plus card with the First Service Foundation (search NPO# 7080).

## RELAX

You Can Do it With a First Service VISA®

A First Service VISA credit card is the perfect way to get the things you need at an affordable rate. You will find it comes in handy for everyday expenses, emergencies, and special occasions like back-to-school shopping.

Apply for a First Service VISA with a low **4.99% APR** introductory rate for the first 12 billing cycles.

First Service VISA can be used on purchases, balance transfers and cash advances.

And... there is **No Balance Transfer Fee** for the first three billing cycles for new accounts.

Choose the card that works best for you:

- First Service Credit Union for Kids® Card
- VISA Platinum Rewards
- VISA Platinum Low Rate

\*After the first 12 billing cycles from the time your VISA account is open, your balance will revert to a variable rate, currently 8.99% to 17.99% APR. All loans on approved credit with a minimum \$5 membership share savings account required. Rates will vary based on your credit worthiness. APR is variable and subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and determined by the Prime Rate on the first day of each quarter as published in the Wall Street Journal "Money Rates" table to which we add a margin. Current rates are between 8.99% APR and 17.99% APR based on creditworthiness. The APR will not be greater than 18.00%. This introductory rate may be changed or withdrawn at any time. Introductory rate not available on VISA Platinum Secured card. For changes from the date of publication, contact First Service Federal Credit Union at (614) 836-0100 during regular business hours.

Holiday Closings:  
Wed., July 4th • Independence Day  
Mon., Sept. 3rd • Labor Day

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



# ASK

## the Home Loan Experts at Your Credit Union

Whether you're buying your first home or just want to refinance, First Service is here for you with a low-cost alternative to banks. Our competitive interest rates, flexible terms and fast approval process make your credit union an easy choice for all of your home loan needs.

*Our home loan services include:*

- Conventional Mortgages
- FHA/VA
- Purchase or Refinance  
*(terms available for 15, 20, or 30 years)*
- 10-Year Streamline Refinance

First Service NMLS# 412995. On approved credit. Property insurance required. We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Credit Act. For details about the Tax Smart benefits of home loan interest, please consult your tax advisor.

For complete disclosures and program details,  
call (614) 836-0100 or visit any branch office.

# Your Best Choice – FIRST CHOICE CHECKING

**Why settle for good, or even better – when you can have the best?**

*With FirstChoice Checking, the potential for monthly savings is incomparable.*

Here are just some of the benefits you will enjoy:

- Monthly Cash Rewards
- Monthly Dividends
- Bonus Dividends on Share Certificates
- No Point-of-Sale Fees with your debit card
- No Paper Statement Fee
- Loan Processing Discount on each Auto Loan
- First Mortgage Processing Fee Rebate
- Ampre® Cash Back Offers with your First Service Debit Card
- Two Boxes of Complimentary Checks each year

Plus, there is no minimum balance, unlimited transactions, debit card convenience, and a complete range of free e-Services.



It's easy to open or upgrade your account. Simply visit your neighborhood branch office or call 614-836-0100 to speak with a Member Service Representative.

\$5 monthly fee for FirstChoice Checking Account. All checking services on approval; certificate and bonus loan discount apply to non-promotional rates. \$25 minimum to open checking. \*FirstChoice CashRewards are paid on each signature based debit card transaction over 10 per month depending on the number of relationship services you use with us, along with the monthly use of BillPayer.

## Now's the Time... to Sign Up for e-Statements

**FAST:** If you're signed up for e-Statements, you can access your statement online on the first day of every month.

**SAFE:** Eliminate the risk of lost or stolen mail.

**CONVENIENT:** View 12 months of statements at any time – without the paper clutter.

**GREEN:** Reduce the environmental costs of mail transport and paper disposal.

**IT'S EASY TO SIGN UP!** Just sign onto your account through FirstCU Online and click on the e-Statements tab to enroll.



## Take Control of Your First Service Debit Card with the MobiMoney App



### Here's what you can do with MobiMoney:

- Manage your First Service debit card from your phone
- Turn debit cards on and off
- Receive transaction and fraud alerts
- Restrict usage by merchants and locations
- Set threshold amounts



### Stay Connected...

Our accounts feature convenient services that allow you to stay connected to your accounts – no matter where the road takes you this summer. First Service members can enjoy a network of Free ATMs nationwide and Debit Card convenience. Be sure that you're also signed up for FirstCU Online Account Access, BillPayer, e-Statements, and the First Service FCU Mobile App.

# 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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# Getting the Most Out of Youth Accounts

*Managing money is a foundational life skill.* That's why it's best to give your kids a head start on money management and saving. Youth savings accounts are only \$5 to open and pay dividends on balances greater than \$5.\*

**Dollar Dog Kids Club Accounts** are for children aged 0-12. This account is designed to make saving fun! We invite every child to visit our Dollar Dog Kids Clubhouse online. There you will find games, fun, and opportunities for learning.

Teens need a sense of independence. To help them gain that, our iCount Teen Program helps teens get prepared for a lifetime of financial success! Beginning at age 16, with a qualified member co-signer, youth may open a Student Checking account.\*\*

**Also... during July and August, be sure to log on weekly to iCount Interactive on www.firstcu.com to answer a Trivia Question for a chance to win prizes!**

\*Youth Accounts are available until age 16 and pay dividends on balances greater than \$5. At age 16, Youth Accounts are converted to Young Adult Share Savings Accounts. \$25 minimum to open checking. \*\*All checking services on approved credit. Qualified member co-signer required for Student Checking and some restrictions may apply.

## 3 ways to ensure that your children get the most out of their account:

**1. Set a goal.** Let your child use this opportunity to save for something big. Together with your child, create a long-term goal, like saving for a first car. Also, create a short-term goal, like a new video game. Set a date for when you hope to hit your goals.

Next, set up a savings calendar for illustrating how much money needs to be saved each month to reach the intended target on time. Discuss ways to add to the savings.

**2. Bank together.** If this is your child's first time owning an account, you'll need to show them the ropes. Take your child along when you stop by the credit union to make a deposit into their account. If your child asks you to withdraw money from the account, show how this translates into a dip for their savings.

When helping your teen, you'll need to walk him or her through that first deposit and withdrawal. After that, leave it to them. Make sure they understand that every swipe of a debit card means a dent in their account.

It's also a good idea to warn kids of all ages about security. They should know to never share their account information with anyone and to keep their debit card in a safe place.

**3. Monitor your child's activity.** Always keep an eye on your child's account. If your child is depositing less than planned, or your teen is maximizing their daily ATM allowance, speak to them about money management and impulse purchases.

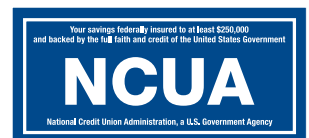
Every financial lesson you teach your child today equips them with skills for a lifetime.

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