

# Happenings

APRIL 2019

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.

Inside this issue:

2019 Annual Membership Meeting

Spring Clean Your Credit Card Debt

Planning to Buy a New Home?

Home Equity Line: Get Your Projects Done

First Service Charity Golf Outing



Time to **UPGRADE** your Vehicle

Does your automobile need an upgrade?

**START SMART** – and save with rates starting as low as 3.04%

**3.689% APR\***

for up to 36 months with a First Service Checking Account

- Up to 100% financing
- No application fee
- No early payoff penalties at First Service
- Discounted processing fee with FirstChoice Checking
- Terms to 84 months for new vehicles



Plus, get \$50 with a Pre-Approved Auto Loan.\*\*

You can use your **EXTRA CASH** for gas, car care, shopping or whatever you like!

**FIRST:** Get your pre-approval letter from First Service to use as you shop for your new or used auto.

**SECOND:** When you find a vehicle - close your loan at First Service.

**THIRD:** Get your **GREEN!** Receive a **\$50 Cash Deposit** to your Share Savings Account.

Visit your neighborhood First Service branch office or call **614-836-0100** to get your pre-approval today!

\*All loans on approved credit with qualified collateral. Rates starting as low as 3.689% APR are available based on credit criteria, model year and First Service Checking account relationship. Interest based on a loan amount of \$10,000, a term of 36 months and a \$99 processing fee. Other rates and terms may be available. \$99 processing fee reduced to \$74 with FirstChoice Checking. \$25 minimum to open checking account. Terms and rates may vary depending on credit conditions, model year and value of collateral; sample rates may not be all inclusive based on specific requests and criteria. \*\*\$50 will be deposited into member Share Savings Account with a pre-approval auto loan letter from First Service issued from April 1 - May 31, 2019 and auto loan closed at First Service before June 30, 2019. This offer may be changed or withdrawn at any time.

## 2019 Annual Membership Meeting

The First Service Annual Membership meeting is scheduled for Thursday, May 16th at 6 PM at the Madison Township Community Center. Incumbents John Leibold, Gena Perkins, and Nanisa Osborn will run unopposed and be elected to three-year expired terms on the Board of Directors. All members age 18 and over are invited to join us for a presentation of financial reports, door prizes and refreshments.

Madison Township Community Center  
4575 Madison Lane, Route 317  
(Across from Groveport Madison High School)



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!

Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



### Card Convenience: **NOTIFY US IF YOU TRAVEL**

As you travel, please update your mobile number with your credit union. To protect your account, we monitor unusual ATM, debit and credit card usage for possible fraudulent activity. We may need to contact you regarding certain activities regarding your account, such as a sudden change in location or an unusual string of purchases from your normal use pattern. If we need to reach you, we will not ask for your card or account number, but may ask you to verify a specific transaction.

If you will be traveling in the United States for an extended period of time, contact us prior to your departure. We will note your account to make our monitoring more flexible during your travel time. Card access is limited outside of the United States. If you will be traveling to a foreign country, please call Card Services at 614-836-0100 for more information.

Holiday Closing:  
Monday, May 27th • Memorial Day

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



## PLANNING to Buy a New Home?

*The purchase of a home may be the single largest investment you will ever make in your life. We encourage you to explore financing options at your credit union.*

*We will lend up to 97% of the value for a new home purchase. First Service offers fixed rates, pre-qualification, and fast closings.*

*Our home loan services include:*

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

*Since there are many things to consider during the home buying process, your credit union has experienced mortgage professionals to guide you along each step in the financing process. If you plan to purchase a home this year, come and speak with us about your options.*

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 Equal Opportunity Credit Act. NMLS #412995.

### STAY IN THE KNOW

Receive useful tips and articles right in your inbox, and be the first to know about new promotions, events and services at First Service. CU Update e-newsletter only hits your mailbox once a month – so you are never overwhelmed with too many e-mails from us.

As an added bonus, you'll have the opportunity to participate in our monthly Trivia Contest for a chance to win a cash prize. To start receiving the monthly e-newsletter, simply follow the *Sign up for monthly CU Update e-newsletter* link from the News section on [www.firstcu.com](http://www.firstcu.com).



Home Equity: **CONSIDER YOUR PROJECTS DONE!**

## HOME EQUITY LINE OF CREDIT

**12-MONTH INTRO RATE 3.99% APR\*** if closed by May 31, 2019

Open your Home Equity Line of Credit in April; and

receive a

**\$50 Home Depot Gift Card** to help you get started on your Home Improvement Projects!

Think Home Equity to start and finish your to-do list... Whether you need money for small projects or major improvements, First Service offers an affordable line of credit to take the equity you have in your home and put it to work for you.

With a Home Equity Line of Credit, you have the ability to simply transfer available funds from your approved credit line to a Prestige or FirstChoice Checking Account and enjoy unlimited check writing privileges plus Debit Card convenience, up to your limit.

Enjoy these features of a First Service Home Equity built for you:

- No Out of Pocket Expense
- No Appraisal Fee
- No Closing Costs
- No Annual Maintenance Fee
- Easy Check Access

Visit your neighborhood branch office or call **614-836-0100** to learn more about opening a Home Equity Line of Credit

\*All loans on approved credit. The special rate of 3.99% APR on your Home Equity Line of Credit applies to initial funds advanced and will remain at the introductory rate until June 1, 2020. After June 1, 2020 your balance will revert to the variable rate loan, with the rate set quarterly from .75% below the Prime Lending Rate as published in the Wall Street Journal. Our floor rate is 5% and our maximum rate is that allowed by law. This introductory rate offer may be changed or withdrawn at any time. Property insurance is required on all First Service home loans. Appraisal fee is applicable if line is closed within 24 months of initial advance. We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Credit Act. NMLS #412995.



## Spring Clean Your Debt

**Sweep all of your credit card debt into one easy payment with a Consolidation Loan!**

Now is a great time to finally pay off the double-digit variable interest rates from your credit cards; and take advantage of a low rate at a term to fit your budget.

**Pick the rate and term that work best for you:**

### Consolidation Loan Payment Examples

Term	36	42	48	60
Loan Amount	\$10,000	\$10,000	\$10,000	\$10,000
Rate	5.49%	5.99%	6.99%	7.49%
APR	6.148%	6.561%	7.498%	7.905%
Monthly Payment	\$304.99	\$267.22	\$241.87	\$202.40
Processing Fee	\$99	\$99	\$99	\$99

All loans on approved credit. Offers do 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 FirstChoice Checking Account. No other discounts apply. Other rates and terms may be available. Payment example based on a credit score of 720 or higher with all other credit qualifications met.

## HASSLE-FREE CHECKING

If you're looking for hassle-free checking without the big bank fees, consider switching your checking account to First Service. We have easy-to-understand checking account options to fit your needs and lifestyle.

- No minimum balance requirement
- First Service FCU Mobile App with mobile check deposit
- Network of FREE ATMs nationwide
- Debit Card Convenience
- MobiMoney App to secure debit cards
- Online Account Access, Person-to-Person payments, e-Statements ...and more!

We encourage you to research our checking options at [www.firstcu.com](http://www.firstcu.com) or visit your neighborhood branch office to speak with a Member Service Representative.



**BONUS! BONUS! BONUS!**  
*for the month of April*

Switch & Save your checking account to First Service... and receive a **FREE umbrella!**\*

\*Quantities are limited, while supplies last. All checking on approval. \$25 minimum to open checking.

## e-Statements: A Sensible Solution

Your monthly account statement is available whenever you need it.

✓ **View**                      ✓ **Print**                      ✓ **Download**

12-months of statements are conveniently stored online.

It's safe, secure, and the clutter-free way to manage your statement.

**It's easy to sign up!** Log onto your account on FirstCU Online and click on the e-Statements tab to get started.

## 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

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](http://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.

© The material in this publication is copyrighted by First Service Federal Credit Union. All rights reserved. Material may not be reproduced without written permission from First Service Federal Credit Union.



# First Service CHARITY GOLF OUTING

#### Location:

The Pinnacle Golf Club  
1500 Pinnacle Club Drive  
Grove City, OH 43123

#### Date:

Monday, June 24th

#### Scramble:

12 pm Shotgun

#### Fee:

\$160 Individual Player  
\$575 Foursome

*The First Service Charity Golf Outing will benefit the First Service Foundation with proceeds going to Nationwide Children's Hospital in Columbus.*

Contact Catherine at 614-920-6351 for reservations or download a golfer registration form at [www.firstcu.com](http://www.firstcu.com).

First Service has proudly donated over \$77,000 in proceeds from past outings to Nationwide Children's Hospital in Columbus.

## 1ST ANNUAL FIRST SERVICE FOUNDATION CAR SHOW

MAY THE 4TH BE WITH US...

Saturday, May 4th, 4pm-7pm  
100 Main Street, Groveport

Looking for a fun, community event for the whole family to enjoy? Then come join us on Saturday, May 4th in the parking lot of our Groveport office.

- Food-truck vendors
- 50/50 Raffle (with proceeds benefiting the First Service Foundation)
- Vote for your favorite car
- Games and giveaways
- Ohio Machine Major League Lacrosse

Talk to a member of our local team and get an autograph!

For questions on how to register your vehicle, contact Heather at 614-836-0100 (x2104).



#### THE FIRST SERVICE FOUNDATION

Keep up with the latest information on these events...

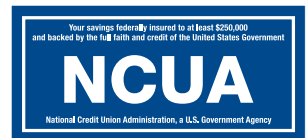
Like & Follow Us on  
FACEBOOK Today!

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