

# Happenings

APRIL 2017

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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## FirstChoice Checking Your Best Choice.

- Monthly CashRewards\$
- Monthly Dividends
- Bonus Dividends on Certificate Rates

### PLUS...

No Minimum Balance, Unlimited Transactions, Debit Card Convenience, a complete range of FREE e-Services, and more...

### THE BENEFITS

### Potential Monthly Savings!\*\*

Monthly CashRewards*	\$2.75
No Point-of-Sale Fees with your debit card	\$2.00
No Paper Statement Fee	\$2.00
Loan Processing Discount on each Auto Loan	\$2.00
First Mortgage Processing Fee Rebate	\$4.00
Two Boxes of Complimentary Checks each year	\$3.25
<b>YOU SAVE:</b>	<b>\$16.00/mo.</b>

**OPEN or UPGRADE Your Account Today!** • 614.836.0100 • [www.firstcu.com](http://www.firstcu.com)

All checking 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. \*\*Calculated based on: the average monthly CashRewards received by members, 4 transactions per month at point of sale, no monthly paper statement fee, one auto loan processing fee discount at \$25 off standard fee, one first mortgage processing fee rebate at \$50, and an order of 2 boxes of checks per year. NMLS #412995.



## Ampre® When you buy, amplify!

Ampre is one of the easiest ways to save on the planet. Once you register your First Service Debit Card, you are ready to save with cash back offers from popular national brands, plus regional and local retailers. It's no hassle and the savings are automatically put on your card. It's fast, easy, and fun to see your cash back discounts add up. Get started today by creating an account at [www.firstcu.com](http://www.firstcu.com). Simply click on the "Checking Rewards" section under the Accounts tab.

## 2017 Annual Membership Meeting

The First Service Annual Membership meeting is scheduled for Thursday, May 18th at 6 PM at the Madison Township Community Center. Incumbents Chris Walden and Mary Pierce 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)

## Fees & Charges – Changes

as of June 1, 2017

Paper Statement .....	\$2 per month
<i>Fee waived for: Primetime, First Choice checking, account with open loan, members under 22 years of age and business accounts</i>	
IRA Annual Fee .....	\$10 per account
<i>Waived if balance &gt; \$2,500</i>	
Copy of Draft .....	\$5 each
<i>Copies available at FirstCU Online at no charge</i>	
Safe Deposit Box – Large (5x10) .....	\$50 per year
Safe Deposit Box – Extra Large (10x10) .....	\$75 per year
Replace ATM/Debit Card .....	\$5 per card
Return Mail Fee.....	\$5 each
Re-print Statement / 1098-1099 .....	\$5 each
<i>No charge for e-Statements with 13 months of available history online</i>	

## Fixed Rate 10-Year Streamline Mortgage Refinance

**Limited time offer...** Refinance at 3.25% with **No Closing Costs** and... Be Mortgage Free in 10 Years!

First Service 10 Year Streamline Mortgage* Examples with Checking Account			
If you owe:	\$50,000	\$75,000	\$100,000
Rate	3.25%	3.25%	3.25%
APR	3.278%	3.278%	3.278%
Monthly Payment	\$488.60	\$732.90	\$977.20
Closing Cost	\$0.00	\$0.00	\$0.00

Apply today at your neighborhood First Service branch office.

\*All loans on credit approval. Offer is subject to change or termination at any time. Owner occupied property. Minimum loan amount of \$20,000, maximum of \$100,000. Loan to value no greater than 70%. Approximate payment includes principal and interest only. Prepaid interest at the time of closing may change APR. Property insurance required. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. \$5 Share Savings Account required for membership benefits. First Service Checking Account required to receive this special rate. \$25 minimum to open checking account. NMLS# 412995. Federally insured by NCUA.



# DRIVE AWAY WITH A GREAT LOAN...

First Service will help you get to a great auto loan – fast! Save time and get pre-approved at First Service before you shop for your next vehicle. Your credit union has low, fixed rates and flexible terms to fit your budget. It's free to apply, so we encourage you to lock in your low rate today; and you'll have 30 days to shop with your pre-approval letter.

New and Used Auto Loan Rates starting at

# 3.17% APR\*

Interest rates as low as 2.99% with a First Service Checking Account

First Service offers the convenient, flexible and easy solutions that you're looking for when purchasing a new or used vehicle.

- 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

**Apply today... and you'll be on your way to get your best auto loan deal!**

\*All loans on approved credit with qualified collateral. Rates starting as low as 3.17% APR are available based on credit criteria and model year and First Service Checking account. Interest rate based on a loan amount of \$20,000, a term of 66 months and a \$99 processing fee. Other rates and terms may be available. Auto and personal processing fee of \$99 reduced to \$74 with a FirstChoice Checking relationship. This offer may be changed or withdrawn at any time. 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.

Holiday Closings:

## Monday, May 29th Memorial Day

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

## First Service VISA Platinum Rewards – POINTS 2 CASH

Get the credit you deserve and the benefits you want... Whether you want to get a more competitive rate, transfer a higher credit card balance, eliminate an annual fee, build credit, or earn cash back rewards that add up as you shop – **First Service Platinum Rewards VISA®** is the perfect credit card for you!

Here are some of the advantages of switching to a First Service VISA Platinum Rewards credit card:

- **LOW 4.99% APR\*** introductory rate for the first 12 billing cycles
- **1% CASH BACK** on Purchases\*\*
- **No Balance Transfer Fee** for new accounts on the first three billing cycles
- No Annual Fee
- 1st CU VISA App

3 Ways to Apply for a First Service VISA Platinum Credit Card:

- Online at [www.firstcu.com](http://www.firstcu.com)
- Call to speak to a Member Service Representative at 614-836-0100
- At any First Service branch location



\*At the end of 12 billing cycles from the time your VISA account is open, your balance will revert to a variable rate, current 8.49% to 17.99% APR. Introductory rate is not available on VISA Platinum Secured card. We may end your Introductory APR and apply the prevailing non-introductory APR if you are 60 days late in making a payment. 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 8.49% APR and 17.99% APR based on creditworthiness. The APR will not be greater than 18.00%. This introductory rate offer may be changed or withdrawn at any time. For changes from the date of publication, contact First Service Federal Credit Union at (614) 836-0100 during regular business hours.  
\*\* Points 2 Cash: Earn 1% cash back rewards on purchases. Minimum to receive reward is 5,000 points which would convert to \$50 (1%) and can be deposited to member Share Savings or Checking account; or as a payment towards member First Service VISA account. Receive 1 point for every \$1 spent with First Service VISA credit card. 1% cash back rewards points can be redeemed in 5,000 increments once per month (12 times per year). Account must be in good standing at time of payout. Cash back offer subject to change without notice.

EXCLUSIVE DISCOUNTS FROM:



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- ♥ Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop.

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Financial Education

*Begins Here*



Learning money management skills and smart savings habits at an early age is important. Your credit union remains committed in helping youth achieve a lifetime of financial success by providing online resources, starter accounts, special events, and more!

**Dollar Dog Youth Savings Club** – The Dollar Dog Kids Club helps children to save and manage money. It's a perfect way to teach kids 12 and younger the value of saving money on a regular basis. Dollar Dog Accounts can be opened with \$5.

Programs for teens and young adults are also available at **ConsumerU**. You can learn more online at [www.firstcu.com](http://www.firstcu.com) or stop in any branch office to speak with a Member Service Representative.



## 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.

### ATM Services

Free ATMs are located at all branch locations. Cash withdrawals are free at U.S. Bank branches and Fifth Third 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 and the balance in a credit union check.

### 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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# First Service CHARITY GOLF OUTING

### Location:

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

### Date:

Monday, June 26th

### 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.

First Service has proudly donated over \$58,000 in proceeds from past outings to Nationwide Children's Hospital in Columbus.

## DESTINATION FIRST SERVICE

Join us for our upcoming **CU in the Community** events! You'll have the opportunity to visit with your friendly credit union staff – enjoy treats, giveaways, and special offers!

### Dollar Dog Saturday & Ice Cream Social

**Saturday, April 29th** – Hilliard office, 2164 Hilliard-Rome Road

We will be hosting an Ice Cream Social in the parking lot of our Hilliard branch office from 10:30 am - 12:30 pm. The community will be invited to stop by for delicious treats like: Strawberry Shortcake, Chocolate Crunch, Ice Cream Sandwiches, Bomb Pops, Fudge Bars, Toffee Crunch, Cotton Candy, and more! (The Ice Cream Spot van will be on-site to provide the ice cream.) **Dollar Dog will be handing out balloons and prizes!**

### Community Shred Day & Fundraiser for the First Service Foundation

**Saturday, June 10th** – Groveport office, 100 Main Street

A professional shredding truck will be located in the parking lot of our Groveport branch office from 9 am until noon. Protect your identity...bring your old bills, statements, receipts, or any other paper documents containing your personal information for on-site shredding. Please limit shredding to 10 boxes or trash bags. **A donation of your choice for The First Service Foundation would be appreciated.**



## REACH OUT & READ BOOK DRIVE

Thanks to your generous support we were able to exceed our goal of 1,000 books for the Reach Out & Read Book Drive for Nationwide Children's Hospital.

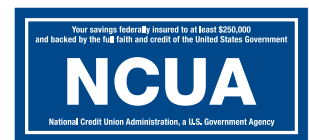
A special thanks to the Groveport Garden Club for their donation of 179 books toward this effort!

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