

# Happenings

APRIL 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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## We've Got the Keys to Your Next **AUTO 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.



First Service has convenient, flexible and easy financing options for purchasing a new or used vehicle. Plus, we offer a variety of affordable plans to keep your investment protected. Whether it's an extended warranty, Guaranteed Auto Protection (GAP), or Credit Disability & Credit Life Insurance, we can provide the added assurance you want.

- 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



**BONUS!** All auto loans financed during the month of April will receive a Travel Snack Cup perfect for packing snacks and taking them on-the-go!

\*All loans on approved credit with qualified collateral. Rates starting as low as 3.973% 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 This offer may be changed or withdrawn at any time.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.

### **AUTO LOAN BUY BACK**

**Do you have a vehicle not financed at First Service?** Refinancing an existing loan from another financial institution gives you access to competitive rates and multiple term options.

*Call 614-836-0100 for a free payment comparison.*

## 2018 Annual Membership Meeting

The First Service Annual Membership meeting is scheduled for Thursday, May 17th at 6 PM at the Madison Township Community Center. Incumbents Jim Kozelek and Vince Utterback 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)



LOVE MY  
CREDIT UNION  
REWARDS

Saving on products and services is easy with Love My Credit Union Rewards. As a First Service member, you can get discounts and rewards that include:

- ♥ A **\$100 cash reward** with every new line switched to **Sprint!**® Current customers will receive a **\$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a **\$50 loyalty cash reward** every year for every line! \* Members are eligible for **25% off accessories**.
- ♥ Up to \$15 off **TurboTax**® federal products!
- ♥ An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT**® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today; and join the credit union members who have saved nearly \$2 billion in discounts.



\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer ends 12/31/2018. Avail. for eligible credit union members & member employees (ongoing verification)/ Tax identification number or business social security number req. to establish business acct. Receive a \$100 cash reward for each new smartphone line registered within 30 days of active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. active. at point of sale. Max. 15 lines. Sprint acct. must remain active and in good standing for 31 days and at the time of processing to receive cash reward. Excludes MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & assurance.) \$50 Loyalty Cash Reward: Members can earn a \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. Account must be in good standing and active at the time of processing. 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) & click on "Cash Rewards Tracker." Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. ©2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closing:  
Monday, May 28th • 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.

# 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 8.99% 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 8.99% 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. Federally insured by NCUA.

## MORE MOBILE CONVENIENCES FOR MEMBERS

### Your mobile journey begins with enrollment in FirstCU Online at [www.firstcu.com](http://www.firstcu.com).

FirstCU Online allows you to enjoy anytime access to your accounts. With FirstCU Online, you'll have the ability to view account activity, transfer funds, check balances and more. Once you're signed up for FirstCU Online Account Access, you can take advantage of e-Statements, BillPayer, e-Alerts, and the First Service FCU Mobile App – all for FREE!



#### Mobile Check Deposit

Mobile Check Deposit allows you to take a picture of a check to make deposits to your First Service account using your iPhone, iPad or Android device. Save a trip to the credit union by depositing your checks with your smartphone or tablet by using our free First Service FCU Mobile App with Mobile Check Deposit. Mobile Check Deposit is offered by First Service with no service charge!\*



#### MobiMoney

Download the free **MobiMoney** app to control and protect your First Service debit card from fraud. MobiMoney is the only app that gives you control of your debit card. With MobiMoney, you are alerted to potential fraud and empowered to decide when, where, and how your card is used- all from your mobile phone. MobiMoney is available for download in either the **Apple App Store** or **Google Play**.

Standard text messaging and data charges from your mobile carrier may apply. \*If an item you transmit for deposit is dishonored, rejected or otherwise returned unpaid, you agree that we may charge back the amount of the return to the account the check was originally deposited to; and you may be assessed a returned deposit item fee.

## Stay In Touch with the NEW & IMPROVED CU Update

Keep up-to-date on all the latest credit union news when you register for our **e-newsletter today!** CU Update only hits your inbox once a month – so you won't be overwhelmed with too many e-mails.

As an added bonus, you can take part in our monthly Trivia Contest for a chance to be placed in a random drawing to win a cash prize. To start receiving the monthly e-newsletter, simply follow the link from the News section on [firstcu.com](http://firstcu.com) and then click on the Subscribe button to add your name and e-mail to begin your subscription.



Sign-up to receive monthly news and special offers with CU Update!

Subscribe

# 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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# First Service CHARITY GOLF OUTING

### Location:

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

### Date:

Monday, June 25th

### 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 \$67,000 in proceeds from past outings to Nationwide Children's Hospital in Columbus.



## NEW! Member Referral Rewards:

## A Win-Win for you and a friend!

**Pleased with our service?** Please tell your friends – they will appreciate it! You can trust we'll treat them with the same friendly and personal service that you have come to expect from us.

Plus, as a thank you, if your referral opens a Share Savings plus one additional account, we will send you both a gift card of your choice! **How about that for a sweet deal?** To receive this special referral bonus, your referral must present a Member Referral Coupon to the Member Service Representative during account opening. Coupons are available for download at [www.firstcu.com](http://www.firstcu.com) and at each branch office.

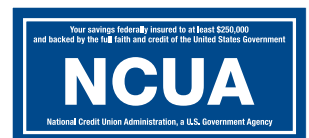
\*NEW MEMBER MUST PRESENT COUPON TO MEMBER SERVICE REPRESENTATIVE AT ACCOUNT OPENING FOR \$10 GIFT CARD OFFER. Member and referral can choose from one of the gift cards listed on the referral coupon. If no choice is indicated for gift card on the coupon, then member and referral will receive a gift card selected by First Service representative. Limit one coupon per new membership account.

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