



# Happenings

APRIL 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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## First Service

### BALANCE TRANSFERS

# 5.99% APR\*



Transfer your higher credit card balances to your **First Service VISA** and pay down the balance at a **LOW RATE OF 5.99% APR** for the **life of the balance transferred**. **Plus... NO BALANCE TRANSFER FEE!**

## For the **LIFE** of the balance transferred.

Choose from:

VISA Platinum Rewards  
VISA Platinum Low Rate  
Credit Union for Kids ©

Enjoy:

No Balance Transfer Fee  
No Annual Fee  
1st CU VISA App

[www.firstcu.com](http://www.firstcu.com)  
(614) 836-0100

\*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 Rates and terms may be changed or withdrawn at any time.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. Offer does not apply to loans already financed by First Service. We may end this special terms APR and apply the prevailing APR if you are 60 days late in making a payment. Call 614-836-0100 for additional details. Offer expires 09/30/2020.



## MoneyEdu

From creating a budget to planning for retirement, take an important step in preparing for your financial future with **MoneyEdu** - a free financial wellness education program for First Service members.

You can access our new Financial Wellness Center from the "Resources" tab at [www.firstcu.com](http://www.firstcu.com) with new and different financial topics each week. You can also create a personal account for even more!

- Over a dozen online courses.
- Hundreds of financial topics.
- Interactive exercises, calculators, and assessments.

When you create an account, we will even save your progress. Whether you're just getting started or want to address a particular financial challenge, you can personalize your learning plan with **MoneyEdu**.

### HOLIDAY CLOSINGS:

Monday, May 25th

In observation of Memorial Day

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

### Membership Meeting & Election Announcement

First Service invites you to attend the Annual Membership Meeting on Thursday, May 21, 2020 at 6:00 PM at the Madison Township Community Center. Two incumbents, Mary Pierce and Chris Walden, will run unopposed for election to three-year terms, along with David Poe who has been appointed to fill a one-year unexpired term. All members age 18 and over who are in good standing, are invited to the meeting for a presentation of financial reports, door prizes and refreshments. Your Board, management and staff take this opportunity to thank you for your support throughout the past year.

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



Refinance with First Service and

# shrink

your monthly payments.

## Get 1% Cash Back on a Consolidation Loan

Spring is the perfect time to *shrink your monthly payments* and put money back in your wallet. **1% Cash Back** is now available for a limited time when you finance a Consolidation Loan at your credit union.

As a spring special, we are offering you the opportunity to pay off double-digit variable rate interest on credit card balances and save hundreds or even thousands of dollars over the life of your loan, *plus* put extra money back in your pocket today.

### PLUS...

receive \$10 for every \$1,000 of balance transferred from another lender.

Fixed Rates start as low as 5.99% (6.49 APR) for up to 48 months\*\*

3 Easy Ways to Apply while this Special Offer is Available:

1. In person at any First Service branch location
2. Call to speak to a Member Service Representative at 614-836-0100
3. Easy Online application at [www.firstcu.com](http://www.firstcu.com)

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 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: \$10,099 consolidation loan at 5.99% rate with a 48-month repayment term and \$99 processing fee, would have a 6.49% APR and a monthly payment of \$237.70 with total payments of \$11,409.34.

# Spring Auto



## LOANS NOW AVAILABLE

Spring into a great auto loan when you contact First Service for an Auto Loan Pre-Approval before you visit the dealer. We'll help you with your application and discuss an affordable, fixed-rate payment to fit your budget.

### APPLY ONLINE, IN PERSON OR BY PHONE

**MORE THAN JUST A LOAN.** These protection plans can easily be included for your vehicle as a small addition to your monthly loan payment.

- **Guaranteed Asset Protection (GAP)** – GAP is designed to protect your equity in the event of a total loss of the vehicle. First Service has plans starting at \$399.
- **Extended Warranty** – You're protected against major mechanical expenses. All plans come with rental car allowance and Emergency Roadside Service.
- **Debt Protection Plan** – Get peace of mind protection for your loan payments in the event of injury, illness, or unexpected death.

All loans on approved credit with qualified collateral. Rates may vary based on age of collateral and credit criteria; other rates and terms are available. A \$99 processing fee discounted to \$74 with FirstChoice Checking. This offer may be changed or withdrawn at any time.

Introducing....

**ONE Place**  
**ONE Look**  
**ONE Convenient location**

# 1Wallet

Your Personal Finance Manager



**1Wallet** is your no-cost Personal Financial Management tool from your credit union!

**1Wallet** offers a chance to simplify your finances. This tool can help improve your overall financial health in measurable ways. Set up long-range goals like saving for a home or auto down payment or short-term goals like paying off a high-rate credit card.

### One Quick Look

With **1Wallet**, managing your finances is easier than ever.

- Get your complete financial picture
- Sync accounts from other financial institutions
- Tag transactions to understand spending habits
- Make informed choices with the cash flow calendar
- Set goals and visually track your progress
- Stay informed with account alerts

Login to your FirstCU Online account and select **1Wallet** to GET STARTED!

**You need a plan. We can help!**

**1Wallet** makes it simple to maintain your finances responsibly.

Use **1Wallet** with your First Service Checking Account to track your spending and incorporate all of your accounts – even from other financial institutions – into one complete financial picture.

**1Wallet**  
**One place convenience to manage your finances.**

# 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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## Planning to Buy a Home or Fix-Up the one you have?

If so, we encourage you to explore the financing options at your credit union. First Service offers fixed rates, pre-qualification and fast closings for home purchases and refinancing. Our staff will be glad to work with you to make your home loan affordable.

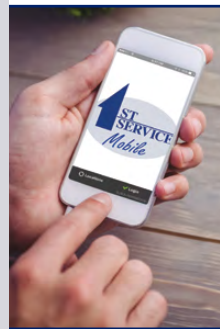
- CONVENTIONAL MORTGAGES
- PURCHASE OR REFINANCE (15, 20 or 30 years)
- FHA/VA
- 10-YEAR STEAMLINE REFI

**STAYING PUT?** Get your Spring fixer-upper projects started with a Home Equity loan. Whether you need money for small projects or major improvements, First Service offers an affordable credit line to take the equity in your home and put it to work for you. Kitchen update? Remodel? Landscaping? Add on? With a Home Equity line and a First Service checking account, you will have the ability to reach your money and fund your projects quickly and conveniently.

Enjoy these features of a Home Equity built for you...

- No Out of Pocket Application Fee
- No Closing Costs
- Potential Tax Benefit
- No Appraisal Fee
- No Annual Fee
- Easy Check Access

(\$300 Home Equity application fee waived unless line is canceled within 24 months. Variable rate loan. Property insurance required for the life of the loan. Call Loan Services at 614-836-0100 for current terms. We suggest you consult your tax advisor about the tax deductible benefits of home loan interest.)



## FOR YOUR LIFESTYLE... anytime... anywhere

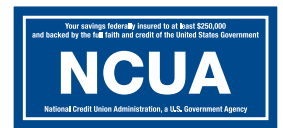
- Apple Pay
- Firstcu.com *internet account access*
- MobileCU *phone account access*
- MobiMoney *debit card protection*
- Mobile Check Deposit
- 1st CU Visa App
- BillPayer
- e-Statements
- Direct Deposit
- Text & e-Alerts
- Debit & Credit Card Convenience

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