

# Happenings

JULY 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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## Adventures in **SAVINGS!**



Whether you're exploring new adventures while traveling far away, or engaging in fun activities closer to home, your summertime should be relaxing and worry-free.

Whatever your plans, be sure to make First Service the first stop on your destination to savings.

**Save money with our sizzling summer loan specials...**

**GET READY...** with a quick loan pre-approval!

**GET SET...** to find the vehicle of your dreams!

**GO...** with a great deal from your credit union!

For complete details on how you can be a part of the Adventures in Savings Summer Party Pack special, log onto [www.firstcu.com](http://www.firstcu.com).

## Auto & Motorcycle Loan Specials



**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 to find out current rates or to apply.

**Do you have an auto, motorcycle or boat 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.

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. This offer may be changed or withdrawn at any time. Does not apply to loans already financed by First Service. No other discounts apply.



## Putting Our Community... **FIRST!**

By establishing the First Service Foundation, a 501(c)(3) non-profit organization, we are able to put our community first with several initiatives that will help expand fundraising efforts for Nationwide Children's Hospital, as well as college scholarships for graduating high school seniors.

### Ways you can help:

1. Sign up for **Kroger Community Rewards**. Consider 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). After you're registered, all you have to do is shop at Kroger and swipe your Plus Card!
2. Participate in Benefit Day at Dairy Queen in Groveport (230 Main Street) all day on Thursday, July 27th. Mention First Service Federal Credit Union when you place your order; and the Foundation will receive 20% of the sale.
3. Donate online. Go to [www.firstcu.com](http://www.firstcu.com) and under the "About Us" tab, click on "First Service Foundation." Tax deductible donations to The First Service Foundation can be made securely online with PayPal.
4. You can also make a contribution at any First Service branch office; or mail a check, made payable to: **First Service Foundation**, c/o Treasurer, 100 Main Street, Groveport, OH 43125.

For more information about The First Service Foundation, visit [www.firstcu.com](http://www.firstcu.com) or pick up a brochure at one of our offices.

### Holiday Closings:

Tues., July 4th • Independence Day  
Mon., September 4th • Labor Day

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



## HOME EQUITY LINE OF CREDIT... Consider Your Projects Done!

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 put the equity in your home to work for you.

With a Home Equity Line of Credit, you have the ability to 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 credit limit.

### Limited time offer...

## Take advantage of a First Service Home Equity Line of Credit

at a fixed rate of only

# 3.49% APR\*

Rate is locked for the life of your  
initial advance!

\$5 Share Savings Account required for membership. \*All loans on approved credit. The special rate of 3.49% APR on your Home Equity Line of Credit applies to new accounts opened and funds advanced during the promotional period of May 1, 2017 through October 31, 2017. This promotional offer applies to Plan 1, Tier 1 and Tier 2 accounts with a 680 or above credit score. Funds advanced during the promotional period will remain at this fixed rate until the balance is paid off. A Home Equity Line of Credit is a 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% APR and our maximum is that allowed by law. Minimum advance of \$5,000. Property insurance required. Consult your tax advisor about home interest deductibility. Appraisal fee is applicable if line is closed within 24 months of initial advance. We do business in accordance with the Federal Fair Housing Act and Equal Credit Opportunity Act. Rate may vary according to credit qualifications. This offer may be withdrawn or changed at any time. NMLS #412995.



## First Service VISA®: An Affordable Way to Get the Things You Need

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.

Choose the card that works best for you:

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

\*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.



**Did you know that you can open an account or make your loan payment online?** Simply go to our website at [www.firstcu.com](http://www.firstcu.com), and in the FirstCU Online Access Account box, click on the "Open an Account" icon to open a new or secondary account or apply for a loan. To use the Web Payment Center to quickly and securely make your loan or credit card payments using funds from another checking or savings account, click on the "Make a Loan Payment" icon to get started.

### *Readers are Winners!*

Hey - have you heard about CU Update? It's our monthly member e-newsletter - and it's designed to keep you in the know about the latest news, alerts, consumer tips and specials at your credit union.

It's simple to sign up for the CU Update newsletter. Go to [www.firstcu.com](http://www.firstcu.com) and click on "Special Offers" under the Resources tab on the home page. The link will take you to our "Subscribe" box on the page, where you can type in your name and e-mail address to start receiving your monthly updates.

### **Business Services Available**

If you are a business owner who is looking for financial services at an affordable cost, your credit union is here for you. First Service offers business loans such as: Commercial Real Estate Loans, Term Loans, Lines of Credit, and SBA programs. We also offer Business Checking, free Online Account Access with BillPayer, and Electronic Merchant Processing. For additional information, talk to your branch manager or contact Catherine in our Business Development office at 614-920-6351.



### **iCount for Teens** (Ages 13 - 17)

- **Youth Savings and Share Savings Account - only \$5 to open!\***
- **Opportunity to participate in quarterly prize drawings** (i.e., gift cards, movie tickets, etc.)
- **Student Checking\*\*** (beginning at age 16)
- **Stay connected with First Service FCU Mobile apps**
- **Free e-Statements**
- **And more!**

You can count on your credit union to answer your questions about preparing for your financial future. We're here for you! Visit your neighborhood branch office to talk to us in person. Or you can learn more about iCount for Teens at [www.firstcu.com](http://www.firstcu.com).

\*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. \$50 minimum to open checking. \*\*All checking services on approved credit. Qualified member co-signer required for Starter Checking and some restrictions may apply.

## 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.

### 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](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 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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# Your Best Choice - FIRSTCHOICE 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.

## 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.



### MobiMoney

Download the free MobiMoney app to control and protect your First Service Debit Card from fraud. You are alerted to potential fraud and empowered to decide when, where, and how your card is used - all from your mobile phone.

### More Mobile Conveniences...

- Apple Pay™ is available for First Service Debit Card users.
- 1st CU VISA App is available for your First Service VISA credit cards.

If you need help getting started, visit [www.firstcu.com](http://www.firstcu.com) and click on the e-Services tab in the menu.

**First Service FCU Mobile, MobiMoney, and 1st CU VISA are all available for FREE in the Apple App Store and Google Play.**

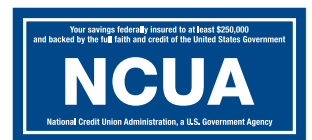
Your personal network plan fees may apply.

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