

# Happenings

JANUARY 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.

Inside this  
issue:

10 Year Streamline  
Mortgage -  
No Closing Costs!

2018 Membership  
Meeting & Election  
Announcement

America  
Saves  
Week

Save  
on  
TurboTax

Switch to a  
Better Checking  
Deal

Refinance with First Service and

# shrink

your monthly payments.



*Your credit union wants to help you with your goal of improving your financial fitness in the New Year!*

That's why we're giving you the opportunity to pay off double-digit interest rates from your credit card balances with a Consolidation Loan.

## First Service Consolidation Loan

- Fixed rate as low as **6.99%** with an **8.133% APR**<sup>1</sup>
- Terms to 42 months
- Fixed Payment for Easy Budgeting
- No Application Fee

## Get a 1% Cash Rebate!<sup>2</sup>

It's all about savings... and even more cash in your pocket. With your First Service Consolidation Loan, you will earn \$10 for every \$1,000 we pay off with another.

<sup>1</sup> Payment example based on a credit score of 720 or higher with all other credit qualifications met: \$5,000 consolidation loan at 6.99% rate with a 42 month repayment term and \$99 loan processing fee, would have a 8.133% APR and a monthly payment of \$134.98 with total payments of \$5,669.07.

<sup>2</sup> \$10 per \$1,000 of balance transferred up to a \$100 maximum value cash incentive will be deposited to member's Share Savings Account when loan balance(s) are transferred from another lender.

## Additional "Shrink Your Payment" Savings!

Through February 28th, when you transfer your credit card balance to a First Service Consolidation Loan and move your auto loan balance from another lender to First Service – **receive ½% off your auto loan rate.**<sup>3</sup>

Apply online at [www.firstcu.com](http://www.firstcu.com) or visit your neighborhood office to start saving today!

<sup>3</sup>On approved credit with qualified collateral. Floor rate of auto loan balance transfer is 2.67% APR based on a loan amount of \$20,000, term to 66 months and \$99 loan processing fee. Terms and rates may vary depending on credit conditions, model year and value of collateral.

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.

## 2018 Membership Meeting & Election Announcement

Nanisa Osborn, Chairperson of the Nominating Committee, has announced nominees for two expiring terms on the First Service Board of Directors. Incumbents Jim Kozelek and Vince Utterback have been nominated by the Committee to three-year terms and all have indicated their willingness to serve.

Mr. Kozelek is an attorney and Managing Partner of the Columbus Office of Weltman, Weinberg and Reis. Mr. Utterback, CPA is the Business Manager for the Pickerington School District.

Any member who desires to seek election can do so by filing a petition with the signatures of a minimum 170 members in good standing (1% of the active membership) who are age 18 or older. A legibly printed name, address and birth date must be included with each signature on the petition for membership verification. A candidate's statement of qualifications should accompany each petition, along with a statement of their willingness to serve if elected. The petition must be received by the close of business on February 13, 2018 for consideration.

*Petitions should be addressed to:*

Secretary, Board of Directors  
First Service Federal Credit Union  
100 Main Street  
Groveport, Ohio 43125

If qualified petitions are received in accordance with these guidelines, a ballot election will be conducted in April 2018. If not, the Bylaws stipulate that the nominees will be elected by acclamation, with no nominations from the floor, at the Annual Membership Meeting which will be held on May 17, 2018. Additional details of the Annual Membership Meeting will be provided in the next *Happenings* newsletter.

Holiday Closings:

Monday, January 15th  
Martin Luther King, Jr. Day

Monday, February 19th  
Presidents' Day

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



## SWITCH

### to a Better Checking Deal

*If you don't already have your checking account at your credit union – why are you waiting?* This year, discover the ease of checking at First Service!

If you're hesitant about switching your checking account, we encourage you to look at the full picture of the checking account at your other financial institution, such as: the costs and fees to maintain the account, balance requirements, and mandatory direct deposit requirements.

You'll find our checking services are a better value than the checking accounts found at most banks – and just as convenient.

#### PRESTIGE CHECKING

- No Monthly Service Fee if you receive free e-Statements\*
- No Minimum Balance Requirement
- Unlimited Transactions with no check clearing fees

We've made our checking accounts simple – with all of the features you need to stay connected to your money. First Service has a network of FREE ATMs for members. In addition to our local branch office ATMs, cash withdrawals from First Service accounts are free at all Fifth Third Bank owned ATMs nationwide (other than Speedway locations). This includes over 1,500 ATMs nationwide!

**FirstChoice Checking** is also a great choice for members who want added benefits, such as monthly Cash Rewards!

For more information about your checking options at First Service, visit your neighborhood office to speak with a Member Service Representative or open your account online at [www.firstcu.com](http://www.firstcu.com).

Checking privileges based on approval. \$25 initial deposit to open a Checking Account. Overdraft, transfer and NSF charges apply when applicable. 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. \*If you opt to receive paper statements with this account, the cost is \$2 per printed statement. Fee waived for: Primetime, FirstChoice Checking, Account with open loan, members under 22 years of age and business accounts.

# Foundation Scholarship



The First Service Foundation will once again offer scholarship opportunities in 2018. In 2017, Lauren (graduate from Pickerington North High School) and Lily (graduate from Hilliard Darby High School) were presented with scholarships to help cover the costs of college expenses.

If you're graduating from high school in 2018 and plan to attend college during the 2018-2019 academic year, you can apply for a First Service Foundation scholarship. Applications can be downloaded at [www.firstcu.com](http://www.firstcu.com). Or you can stop by and pick one up at a branch office. Please read the application carefully for complete guidelines and eligibility information. The deadline for application is Friday, March 31, 2018.

## Support the First Service Foundation and the scholarship program when you shop at Kroger



Consider designating the First Service Foundation as the charity of your choice for the Kroger Community Rewards program. Kroger's Community Rewards program allows you to help the First Service Foundation by simply swiping your Kroger's Plus card on each purchase.

- Register online at [krogercommunityrewards.com](http://krogercommunityrewards.com).
- Be sure to have your Kroger Plus card handy and register your card with the First Service Foundation (search NPO# 70804) after you sign up.
- Does not reduce your Kroger Rewards/Points.

## Tax Time: IRAs, plus... Save on TurboTax!



### IRAs that work for you!

It's never too early - or too late - to save for your retirement. Whether you're just starting a retirement fund or trying to catch up, First Service offers Individual Retirement Accounts (IRAs) to help you. All are fully insured by the NCUA to \$250,000 per account, separate from your other credit union accounts. You can make deposits to a Traditional or Roth IRA for the previous tax year until the April tax-filing deadline. Information about IRAs is available online at [www.firstcu.com](http://www.firstcu.com). Or visit your nearest branch office to ask for a brochure outlining the facts about IRA programs.

### Save on TurboTax!



First Service members can save up to \$15 on TurboTax® - the #1 best-selling tax software.

- ♥ NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- ♥ Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- ♥ Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save.

Visit [www.firstcu.com](http://www.firstcu.com) to learn how to save on TurboTax and other Love My Credit Union Rewards offers.



#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information.

1 Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## 10 Year Streamline Mortgage – No Closing Costs

If you have been thinking about refinancing your mortgage - now is the time! You can refinance your current home loan by taking advantage of our fixed, low rate **10-Year Streamline Mortgage Loan with no closing costs!**

When you refinance, your reduced interest rate can often decrease your monthly mortgage payment - freeing up cash for other expenses. Every percentage point makes a difference. We can walk you through the refinancing process and help you to understand how it can work for you.

We encourage you to lock in your rate, while rates are still low. Call and speak with one of our mortgage loan specialists today at 614-836-0100.

### 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

\*All loans on credit approval. Offer is subject to change or termination at any time. Disclosed closing cost and calculated APR does not include prepaid interest. Approximate payment includes principal and interest only; escrow servicing unavailable. Prepaid interest at the time of closing may change APR. Call 614-836-0100 during normal business hours for current rates. Owner occupied property; no broker funds. Property insurance required. Minimum loan amount of \$20,000, maximum of \$100,000. Loan to value no greater than 70%. We do business in accordance with the Federal Fair Housing Law and the Federal 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.



## 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.

# AMERICA Saves

START SMALL. THINK BIG.

Looking for some New Year's resolutions that will actually improve your life, not to mention your budget? Work on tracking your spending and making (and sticking to) a budget, and that will get the ball rolling. Getting out of debt, or at least working toward that, is a fantastic resolution. **Think: First Service Consolidation Loan!**

For long-term security, investing in an emergency fund and starting or building a retirement account are both wise choices. Automating your savings can help with both of those, so there's a really simple resolution. Finally, resolve to spend some time on your financial education. Join us at your neighborhood branch office from February 26 through March 3 for America Saves Week.

## 2018 SAVINGS THEMES & TOPICS

**Monday, February 26: Save with a plan.** We'll help you focus on setting goals, saving for education, paying down debt, and more.

**Tuesday, February 27: Save the easy way... automatically.** Stop in and we'll help you set up Direct Deposit or a Special Savings Accounts. You can open a special savings account for birthdays, insurance, vacation, or whatever specific savings plans you want.

**Wednesday, February 28: Save for rainy days.** We'll help you with advice on saving for emergencies and building good credit.

**Thursday, March 1: Save to retire.** Check out the Pre-Retirement section under the Life Stages tab at [www.firstcu.com](http://www.firstcu.com) for useful information and to access Retirement Savings & Planning Calculators.

**Friday, March 2: Save the extra.** If you had unexpected extra money at the end of the month, would you save it...or spend it? Once you've met your savings goals and paid your bills, whether you decide to spend or save is a matter of personal preference.

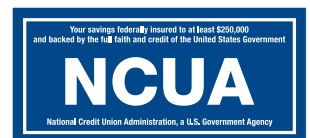
**Saturday, March 3: Save as a family.** We have accounts to help teach your children good savings habits. Stop in today to open a Youth Savings account for as little as \$5 to start building financial security for their future.

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