



# Happenings

JANUARY 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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Introducing....



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 down payment or short-term goals like paying off a high-rate credit card.

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.

Add a Goal & Stay on Track

Step 1: Select "Add A Goal" on the goal dashboard.

Step 2: Select your desired pay off or savings goal.

Step 3: Fill in your information.

Step 4: Click the "Create" button to complete the process of adding a new goal.

Your Goal Summary at the bottom of the page will update your completion date and the amount needed per month according to your preferences. Your progress will be automatically updated.



## More than Just an Auto Loan

Since purchasing a car or truck is an important financial commitment, we encourage you to contact First Service for an Auto Loan Pre-Approval before you visit the dealer. We'll help you with your loan application and discuss an affordable, fixed rate and payment schedule for your budget. Not only will this save you time, but you'll be able to shop with confidence by knowing which cars best fit in your price range.

There are many factors to consider when buying an automobile. First Service can help guide you – and save you money throughout the process. More than just a loan, we can help provide you with cost effective protection for your vehicle. These plans can easily be included 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.
- **Credit Disability & Credit Life Insurance** – 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.

## 2020 MEMBERSHIP MEETING & ELECTION ANNOUNCEMENT

Nanisa Osborne, Chairperson of the Nominating Committee, has announced nominees for two expiring terms on the First Service Board of Directors. Incumbents Chris Walden and Mary Pierce have been nominated by the Committee to three-year terms and all have indicated their willingness to serve.

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 15, 2020 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 2020. 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 21, 2020. Additional details of the Annual Membership Meeting will be provided in the next *Happenings* newsletter.



Love My  
Credit Union®  
rewards

Did you know that you can save money through exclusive member-only offers through Love My Credit Union Rewards?

- Receive \$200 when you switch to **Sprint**, plus lines 3, 4 and 5 are FREE! Also receive \$100 Annual Loyalty Cash Rewards and 25% off select accessories in **Sprint** retail stores.
- Save up to \$15 on **TurboTax** federal products.
- Save on **SimpliSafe**, the #1 expert pick for home security.
- Save 30% on premium identity protection from **Financial Lock**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.

Visit the Special Offers page at [www.firstcu.com](http://www.firstcu.com) to learn about how your First Service membership gets you all these exclusive savings!

Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu adsupported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.

## SPECIAL SAVINGS ON TurboTax

Tax time doesn't have to be stressful! With **TurboTax**, First Service members can **save up to \$15** on TurboTax federal products, all through tax season.

**TurboTax** makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor or freelancer?** TurboTax has a product that is right for you.

File with confidence, knowing that **TurboTax** guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, **TurboTax** has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with **TurboTax Live**.

You can access your discount by going to [www.firstcu.com](http://www.firstcu.com) and clicking on the **TurboTax** button. Try it for free and pay only when you're ready to file.

\*Visit <http://turbotax.intuit.com/lp/yo/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. 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.

# 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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# Introducing MoneyEdu

Looking for a New Year's resolution that could improve your life *and* your budget?

Take an important step in preparing for your financial future with MoneyEdu - a new financial wellness education program for First Service members.

Our new Financial Wellness Center, MoneyEdu, gives you access to new financial topics each week. You can also create a personal account for even more content. You can access MoneyEdu directly from [www.firstcu.com](http://www.firstcu.com), selecting the "Resources" tab.

- Over a dozen online courses.
- Hundreds of financial topics - from creating a budget to planning for retirement.
- Interactive exercises, calculators, and assessments.

When you create an account, we save your progress so you'll never lose your work. Whether you're just getting started or want to address a particular financial challenge, you can personalize your learning plan with MoneyEdu.



## Save Today for Tomorrow

Anyone who registers and completes a course at the First Service MoneyEdu Financial Wellness Center by February 29, 2020 will be entered into a cash drawing for each course completed.\* And, because everyone is a winner at First Service - all members who register and complete at least one course will receive a special gift just for participating!

\*Visit [www.firstcu.com](http://www.firstcu.com) for more information.

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