

Happenings

JULY 2019

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:

Back
to School
Loan

Member to
Member Referral
Rewards

Youth
Summer Savings
Program

Home
Loans

First Service
FCU
Mobile



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

Whether you're buying new, used, or even looking to refinance an existing loan from another lender, you can save money with summer auto loan specials from your credit union...

NEW & USED AUTO PURCHASES

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!

**Cut Your Rate & Earn Discounts On Your Auto Loan
with a First Service Checking Account and Direct Deposit!**

Save 0.25% off your approved rate with a First Service Checking Account and save an additional 0.15% off when you choose Direct Deposit.*

Before you visit the dealership, get pre-approved for your auto loan at First Service.

You'll know exactly how much you can afford before you shop.

Your loan letter is good for 30 days – so you can take your time to find the right vehicle!

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. *Does not apply to loans already financed by First Service. No other discounts apply. Rate will revert back to pre-discounted rate if Direct Deposit is terminated during the life of the loan. This offer may be withdrawn or changed at any time. Direct Deposit discount expires on September 30, 2019.

Back to School Loan

\$1,200 • 12 months

Fixed Interest Rate as low as 6.99%

with a 14.43% APR*

Processing fee reduced to only \$49

Need extra cash for the school year?

Don't worry; we have a solution to make things easier... with our fixed rate Back-to-School Loan.

Use the money for:

Uniforms/Clothes, Computers/Printers, Tutors/Private Lessons, Books/Supplies, Musical Instruments, Sports Equipment, School Trips, and more!

APPLY TODAY!

*All loans on approved credit, interest rate as low as 6.99% with a 14.43% APR based on a \$1,200 loan for 12 months with a \$49 loan processing fee. Rates may vary according to credit qualifications. No other discounts apply. Offer does not apply to loans already financed at First Service. This offer may be changed or withdrawn at any time. \$49 processing fee applies only to this Back-to-School Loan promotion and ends on 9/30/19. Federally insured by NCUA.

First Service FCU Mobile App

It's free, easy and convenient to access your balances and make transfers with the First Service FCU Mobile app - available on most smart phones and tablets.

The app allows you to view account balances, search recent activity, and transfer funds between your accounts. You can also pay bills online or make person-to-person payments. In addition, a locator function allows you to find ATM and First Service Branch locations. The First Service FCU Mobile app is available free in the Apple App Store and Android Marketplace. Search for "First Service FCU Mobile."

To begin you must first register for mobile access from within your FirstCU Online account.

Login to your FirstCU Online account and choose the menu "Other Options" and select the heading "Mobile Settings". After filling in the mobile information, click on the "Submit" button; and you are ready to use First Service FCU Mobile.

*Your personal network plan fees may apply.



Holiday Closings:

Thurs., July 4th • Independence Day

Mon., Sept. 2nd • Labor Day

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



MAKE

Home Ownership a Reality

Whether you're buying your first home or just want to refinance, First Service is here for you with a low-cost alternative to banks. Our competitive interest rates, flexible terms and fast approval process make your credit union an easy choice for all of your home loan needs.

Our home loan services include:

- Conventional Mortgages
- FHA/VA
- Purchase or Refinance
(terms available for 15, 20, or 30 years)
- 10-Year Streamline Refinance

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 the Equal Opportunity Credit Act. NMLS #412995.

For complete disclosures and program details, call (614) 836-0100 or visit any branch office.



Don't Keep Quiet... SHOUT IT OUT

Member-to-Member Referral Rewards

Being a member of First Service is simply too good to keep quiet... so "Shout it out" and tell your family and friends about the advantages of being a First Service member!

What are your favorite reasons for being a First Service member?

- **Member Service** - At First Service, you're greeted with happy faces and representatives who are ready and willing to help you. Tell your friends about a time you received superior member service.

- **Easy Loan Process** - We work with you to find the right loan to fit your needs and budget. Tell your family about a time First Service helped you achieve a goal.

- **Convenient Checking Accounts** - According to a MoneyRates survey, the average monthly maintenance fee for a checking account at a bank is \$12. That's nearly \$150 coming out of consumers' pockets each year! Tell everyone how you saved money by switching to a First Service Checking Account.

\$10 for You and Your Friend: We'll even pay you (and your friend), when your referral opens a First Service Share Account plus one other account!

Your family and friends already love you – but they'll love you even more when they realize all the money they're saving by switching their accounts to First Service. Pick up your Member to Member referral coupon at any branch office – or download online at www.firstcu.com.

NEW MEMBER MUST PRESENT SIGNED REFERRAL COUPON TO MEMBER SERVICE REPRESENTATIVE AT ACCOUNT OPENING FOR \$10 REWARD. \$10 incentive deposit to members Share Savings Account. Minimum \$5 to open a Share Savings Account. \$25 required to open checking account. All loans and checking services on approved credit.

**Here's something more to love:
Get \$100 in cash rewards on UNLIMITED lines**



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® – and, for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Add a line to your new or existing Sprint account and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/Paul
3. Cash rewards will be directly deposited into your credit union account within six to eight weeks.

Already a Sprint customer? Register now to receive a **\$100 loyalty cash reward** every year starting one year after registration. Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Paul to learn more.



Which Features Should I Look For In A New Car?

Shopping for a car doesn't have to be complicated. To help you out, we've created a list of key features to consider in your new car, and a list of features you can skip.

Must-have safety features:

- **360-degree camera:** This camera gives drivers a bird's-eye view of the area around the car.

- **Evasive steering:** This feature provides additional steering support when you're in danger of colliding with another vehicle, and your own steering efforts are insufficient.

- **Forward collision warning:** Drivers get a visual and/or audible alert when their vehicle is heading toward a forward collision.

- **Blind spot alert:** This feature alerts the driver when there is an object or pedestrian in direct line of their blind spot.

- **Automatic emergency braking:** Stay safe with this feature, which automatically applies the brakes when it senses a vehicle in your car's way.

Convenient features:

- **Automatic keyless entry:** This feature automatically unlocks a car's doors when it senses a nearby fob.

- **Multi-zone climate system:** Family road trips are peaceful again with this feature, which allows for different climate controls throughout the car.

- **Speedy USB-charging outlets:** No more unbearable waits for your gadgets to power up with this super-speedy USB port.

- **Heated steering wheel and driver's seat:** This one is for those frosty mornings when your car can't get warm fast enough.

- **Wireless charging pad:** Just place your phone on one of these pads and it will start powering up.

Features you can skip:

- **Bigger wheels and thinner tires:** The ride will be less comfortable and your wheels will be more prone to damage from potholes.

- **Built-in navigation systems:** You know you're going to use your phone app most of the time anyway. Also, most built-in navigation systems require constant updates.

- **Lane keeping assist:** This feature automatically steers or brakes your car when you cross a lane marking without turning on a blinker. In real life, though, it can be annoying as you'll often need to cross a lane marker for good reason, like moving over for an emergency vehicle.



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.

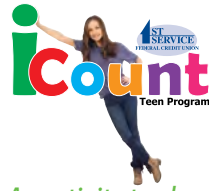
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Youth – Summer Savings Program: THE FUTURE IS YOURS

Join your friends at First Service for *The Future is Yours – Summer Savings Program*; and earn prizes by getting involved with the activities below:

Dollar Dog Kids Club

- Make a deposit of at least \$1 to receive a prize *plus* a chance to win tickets to Legoland.*



iCount Teens

- Make a deposit of at least \$2 to receive a prize *plus* a chance to win a \$50 iTunes Gift Card.*

An activity to share with your kids: To make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Putting your dreams and goals down on paper, where you can see them every day, actually helps you achieve them. It also makes it easier for you to find opportunities that will help you achieve your goals, as well as keep you motivated.

Have your child write a short story or draw a picture of a goal they want to achieve. Ask them how saving money today will help them achieve future goals.

Bonus tip: Once your child reaches their goal - find a way to celebrate it!

*Visit any branch office or www.firstcu.com for details on how you can win.



HEADING TO COLLEGE?

Stay Connected to Your Money While In School

No matter where you go, you can take your credit union with you!

A First Service Student Checking Account allows free access to Fifth Third ATM's (other than Speedway locations), as well as Debit Card with Ampre Cash Back Discounts. Don't let unnecessary bank and ATM fees add up, instead put your money towards what really matters – tuition, room and board, books, and pizza!

We make it easy for students to stay connected with their money. We also offer Free Online and Mobile Account Access, which allows you to view account balances, transfer funds, search for an ATM, and more!

\$25 required to open checking. Student checking services on approved credit and may require a co-signer. For a complete list of free ATMs and Shared Branching locations, log onto www.firstcu.com. Standard text messaging and data charges from your mobile carrier 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