



Happenings

OCTOBER 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.

Inside this
issue:

Love My
Credit Union
Rewards

Donate Safely
During the
Holidays

Community
Shred
Day

Dollar
Dog
Saturday

Auto Loans:
No Payments for
90 Days!

Celebrate the Possibilities... What's on Your Holiday Wish List?



HOLIDAY HELPER LOAN SPECIAL

Turn the items on your holiday wish list into a few of your favorite things...

**\$1,200 FOR
12 MONTHS**

Processing fee only \$25!

Apply today at your neighborhood branch office.

Interest rate as low as 5.99% with a 9.88% APR based on a \$1,200 loan for 12 months with a \$25 processing fee. All loans on approved credit. 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 This offer may be changed or withdrawn at any time. Holiday Helper Loan promotion ends on 12/23/17.

HOLIDAY CLUB TRANSFER TIME

Ready, set, SHOP!

Transfers from your Holiday Club Account to your savings or checking option will be made available on October 15th, so you can get a head start on your plans for the holidays!

To increase your holiday savings, withdrawals are not allowed from this account during the year.

FIRST SERVICE VISA®

Why use expensive store charge cards or other high interest rate credit cards, when you can enjoy a

4.99% APR*

INTRODUCTORY RATE

for the first 12 billing cycles.

*After the first 12 billing cycles from the time your VISA account is open, your balance will revert to a variable rate, currently 8.49% to 17.99% APR. On approved credit. 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 and will vary based on your creditworthiness. The APR will not be greater than 18.00%. This introductory rate may be changed or withdrawn at any time. Introductory rate 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.



Checking With Cash Rewards!

Don't settle for good, or even better – when you can have the best! With **FirstChoice Checking**, you can enjoy unlimited transactions with no minimum balance requirements.

Check out the potential for earnings and savings!

You Earn:

- Monthly CashRewards
- Monthly Dividends
- Bonus Dividends on Certificate Rates
- Discount Advantage on Auto Loans

You Save:

- No Point-of-Sale Fees with your debit card
- No Paper Statement Fee
- Loan Processing Fee Discount on each Auto Loan
- First Mortgage processing fee rebate of \$50 (deposited to account after closing)
- Two Boxes of Complimentary Checks each year

\$5 monthly fee for FirstChoice Checking Account. All loans and checking services on approved credit. \$25 minimum to open checking. Certificate bonus and loan discounts apply to non-promotional rates. FirstChoice Checking Monthly CashRewards are paid on each signature based debit cards transaction over 10 per month depending on the number of relationship services you use with us, along with the monthly use of BillPayer.

An Opportunity to Serve

If you are interested in volunteering to serve on your credit union's Board of Directors or Supervisory Committee, please send a letter of interest that includes a brief resume of your background to:

Nominating Committee Chairperson
First Service Federal Credit Union
100 Main Street
Groveport, OH 43125

Resumes should be received no later than October 30th for consideration by the Nominating Committee for the 2017 Annual Elections. The Nominating Committee will meet during November to consider all resumes of members interested in serving.



OUR GIFT TO YOU

Auto Loans: No Payments for 90 Days!

Wouldn't it be nice to take a break from paying at least one of your current bills? Bring us your current auto loan from another financial institution or finance a new or used vehicle with us by December 30, 2017, and we'll give you 90 days off from making car payments! Use that money to build your savings, pay off debt or for holiday expenses.

For a limited time, when you transfer your auto loan balance from another lender to First Service at your current rate and term, you can get up to \$500 CASH BACK!¹ Plus... you'll make no payments for 90 days!²

Apply online at www.firstcu.com
or call us at 614-836-0100.

All loans on approved credit with qualified collateral. Auto loan buy back offer does not apply to loans already financed with First Service. 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. No other discounts apply.

¹ \$10 per \$1,000 of balance transferred up to a \$500 maximum value cash incentive will be deposited to member's Share Savings Account when loan balance is transferred at the current rate and term. Floor rate of auto loan balance transfer is 2.67% APR to 66 months. Does not apply to loans already financed with First Service. Terms and rates may vary depending on credit conditions, model year and value of collateral. ² Interest will continue to accrue during the 90 days. Deferred payments may not exceed 90 days.

Holiday Closings:

Mon., October 9th • Columbus Day
Sat., November 11th • Veterans Day
Thur., November 23rd • Thanksgiving Day
Mon., December 25th • Christmas Day
January 1, 2018 • New Year's Day

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

Your Security: Tips for Making Donations Safely

It's the season for giving – and for getting a few more tax deductions. Before you give, we recommend some simple ways you can make sure your donation is safe and secure:

- **Never give your credit or debit card number to a telephone solicitor or someone you don't know via email or text message.**
- **Don't be pressured to make an on-the-spot donation. Most charities welcome your donation at any time.**
- **Visit charitynavigator.org to look up an organization to verify its authenticity.**

The First Service Foundation

If you want to get your tax deductible donations in before the end of the year, consider giving to the First Service Foundation. The First Service Foundation is a 501(c)(3) non-profit organization, that helps expand fundraising efforts for Nationwide Children's Hospital and provides college scholarships for graduating high school seniors. For more information about The First Service Foundation, visit www.firstcu.com or pick up a brochure at one of our offices.



Credit union members have saved nearly \$2 billion with love my credit union rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on TurboTax Federal online and downloadable tax products.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with Love to Shop at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!



*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Available for eligible credit union members & member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activation requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e., Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers.

\$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker."

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

Stay Connected to Your Account with e-Services

- FirstCU Online Account Access
- E-Alerts & Text Alerts
- Free BillPayer
- Free e-Statements
- First Service FCU Mobile App
- MobiMoney App



Go to www.firstcu.com and click on the e-Services tab in the menu to learn about each of these features and more!



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 Lobby9:00 am - 4:30 pm
Friday9:00 am - 6:00 pm
Saturday.....9:00 am - 1:00 pm

Drive Thru Hours

Monday - Thursday.....8:30 am - 5:00 pm
Friday8:30 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.

© 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.

COMMUNITY SHRED DAY & FUNDRAISER

for the First Service Foundation

Saturday, October 21st

Grove City office: 1660 Holt Road



A professional shredding truck will be located in the parking lot of our Grove City area branch office from 9 a.m. until noon. Protect your identity...bring your old bills, statements, receipts, or any other paper documents containing your personal information for on-site shredding. Please limit shredding to 5 boxes or trash bags. A donation of your choice for The First Service Foundation would be appreciated.

DOLLAR DOG SATURDAY

Your credit union remains committed to helping our youth achieve a lifetime of financial success by providing online resources, starter accounts, special events, and more.



See Dollar Dog at an office near you on the following dates and times!

The Dollar Dog Kids Club is a perfect way to teach kids 12 and younger the value of saving money on a regular basis. Dollar Dog Accounts can be opened for as little as \$5.

This fall, our very own Dollar Dog is going on tour! Join Dollar Dog during each of his personal appearances for activities, games, and prizes.

- Saturday, November 4th
Groveport, 10:30 a.m. - 12:00 p.m.
- Saturday, November 18th
Grove City, 9:30 a.m. - 10:30 a.m.
- Saturday, November 18th
Hilliard, 11 a.m. - 12:00 p.m.
- Saturday, December 2nd
Reynoldsburg, 11 a.m. - 1 p.m.

Parents: Be sure to bring your camera to take pictures of your children with Dollar Dog.

Golf Fundraiser Benefits Nationwide Children's Hospital Sibling Clubhouse

First Service held its 2017 Golf for Kids Charity Golf Outing on June 26th at the Pinnacle Golf Club in Grove City. Through this effort, and the generosity of its golfers and sponsors, First Service was able to present Nationwide Children's Hospital with a check for \$8,391.92 for their Sibling Clubhouse.

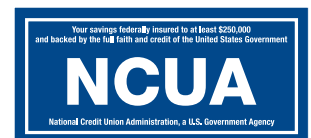


Happenings is published to keep our members informed of the activities of their credit union and products and services available. Any advice offered here is for general guidance only.

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