

Happenings

OCTOBER 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.

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It's that time of the year when our thoughts turn to decorations, travel, meal preparation, wrapping paper, and buying gifts.

Need extra cash for the holiday season?
Don't worry, we have a solution to turn the items on your holiday wish list into a few of your favorite things with a...



HOLIDAY HELPER LOAN!

\$1,200 • 12 MONTHS

Fixed Interest Rate as low as **6.99%** with a 14.43% APR*
Processing fee reduced to only \$49

Apply online at www.firstcu.com for a **HOLIDAY HELPER LOAN**
or call 614-836-0100 for additional information.

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. \$5 Share Savings Account required for membership. 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 This offer may be changed or withdrawn at any time. \$49 processing fee applies only to this Holiday Helper Loan promotion and ends on 12/24/19. Federally insured by NCUA.

Download These Essential Apps for Your Busy Life

First Service FCU Mobile

Bank wherever you are with First Service Federal Credit Union on your smartphone! Check balances, make transfers, pay bills, make mobile check deposits, and find locations while you're on the go.



MobiMoney

Keep your debit card secure – and get alerted to potential fraud. You decide when, where, and how your debit card is used – all from your mobile phone.

Download both apps for free in the App Store or Google Play.



Standard text messaging and data charges from your mobile carrier may apply.

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 2020 Annual Elections. The Nominating Committee will meet in November to consider all resumes of members interested in serving.

Holiday Closings:

Mon., Oct. 14th • Columbus Day

Mon., Nov. 11th • Veterans Day

Thurs., Nov. 28th • Thanksgiving Day

Tues., Dec. 24th • Offices closing at Noon

Wed., Dec. 25th • Christmas Day

Jan. 1, 2020 • 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. We recommend some simple ways you can make sure your charitable donations are safe and secure:

- Never give your credit or debit card to a telephone solicitor or someone you don't know via e-mail 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
makes giving easy – and every dollar of your donation goes towards helping those in our community!

Your gift to the First Service Foundation will benefit local children. Consider partnering with *your* Foundation to sign up for a monthly gift. You can start with as little as \$1/month, or give a greater amount that is comfortable for you. To get started, we'll just have you sign the *Foundation Partnership Form* (available in any branch office); and your monthly gift will be automatically deducted from your First Service checking or savings account.

YOU can make a difference with your monthly donation!

The First Service Foundation is a 501(c)(3) non-profit organization, that helps expand fundraising efforts for Nationwide Children's Hospital and provide college scholarships for graduating high school seniors.

Pay Off Your Mortgage in 10 Years!

Refinance at 3.99% for only \$399 in closing costs



If you have been thinking about refinancing your mortgage – now is the time! Consider refinancing your current home loan with our fixed, low rate **10-Year Streamline Mortgage Loan with closing costs of only \$399!**

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. Our mortgage loan specialists can walk you through the refinancing process and help you to understand how it can work for you. Call Heather at 614-836-0100 today to take advantage of this limited time offer.

First Service 10 Year Streamline Mortgage* Examples with Checking Account

If you owe:	\$50,000	\$75,000	\$100,000
Rate	3.99%	3.99%	3.99%
APR	4.160%	4.103%	4.075%
Monthly Payment	\$505.99	\$758.99	\$1,011.98
Closing Cost	\$399.00	\$399.00	\$399.00

*All loans on credit approval. Property insurance required. We do business in accordance with Federal Fair Housing Law and the Federal Credit Opportunity Act. \$5 Share Savings Account required for membership benefits. NMLS#412995. 10-Year Streamline Mortgage Special: Offer subject to change or termination at any time. Disclosed closing cost and calculated APR does not include prepaid interest. Call 614-836-0100 during normal business hours for current rates. Owner occupied property. Minimum loan amount of \$20,000, maximum \$100,000. Loan to value no greater than 70%. Approximate payment includes principal and interest only; escrow servicing unavailable. Prepaid interest at the time of closing may change APR. First Service Checking Account required to receive this special rate. \$25 minimum to open checking account.



**MORE SAVINGS.
MORE POSSIBILITIES.**



Learn all about how your First Service Federal Credit Union membership gets you exclusive savings with Love My Credit Union Rewards! Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- ♥ \$100 cash reward with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- ♥ Credit union membership also saves you up to \$15 on TurboTax federal products.
- ♥ Credit union members save on SimpliSafe, the #1 expert pick for home security.

Sign up now at www.firstcu.com or LoveMyCreditUnion.org today!



CHECKING MADE EASY

If you don't already have a checking account at your credit union – why are you waiting? You'll find our checking services are a better value than the checking accounts at most banks – and just as convenient.

If you're looking for hassle-free checking without the big bank fees, consider switching your checking account to First Service. We have easy-to-understand checking account options to fit your needs and lifestyle.

Access your money when you need it... with a Network of FREE ATMs nationwide!

Free ATMs are located at all First Service branch locations. Fees are waived for First Service Debit Card and ATM cash withdrawals at all Fifth Third owned machines nationwide, with the exception of Speedway locations.

All checking on approval. \$25 minimum to open checking. Some restrictions may apply to ATM and Debit usage for Starter, Student and Classic Checking plans. FEE NOTICE: If you are presented with a screen that asks you to accept a Surcharge Fee and you agree, you are liable for that fee.

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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OUR GIFT TO YOU AUTO LOANS – NO PAYMENT 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 31, 2019; 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.

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. *Interest will continue to accrue during the 90 days. Deferred payments may not exceed 90 days.

Ready... Set... Shop!

Transfers from your Holiday Club 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!



Open a new Holiday Club Account during week of October 28th to receive a FREE Holiday Shopping Survival Kit!

To increase your holiday savings, withdrawals are not allowed from the Holiday Club Account during the year.

Join First Service as we celebrate Member Appreciation Days in November & December.

There will be refreshments; and we'll even have something extra that Santa asked us to put in your stocking!

MEMBER APPRECIATION DAYS

Friday, 11/22 & Saturday, 11/23

Friday, 12/13 & Saturday, 12/14

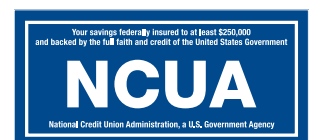
And... if you open a new Holiday Helper Loan, Holiday Club account, or apply for a First Service VISA, you will receive a bonus gift!

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