

# Happenings

OCTOBER 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.

Inside this issue:

Streamline Mortgage

Manage Your Money

1% Cash Back

Online and Mobile Access

Visa Balance Transfer

Best Choice Checking

## Be MORTGAGE FREE in 10 Years!

### STREAMLINE MORTGAGE REFINANCE

- 2-4-9 Special
- 2.49% Rate
- \$249 Closing Costs



#### 10-YEAR STREAMLINE MORTGAGE WITH FIRST SERVICE CHECKING ACCOUNT

First Service is offering a 2-4-9 Streamline Special with a 10-year term on \$20,000 to \$100,000.

See the chart for additional information.

If you owe:	\$50,000	\$75,000	\$100,000
Rate	2.49%	2.49%	2.49%
APR	2.593%	2.558%	2.541%
Monthly Payment	\$471.13	\$706.69	\$942.25
Closing Cost	\$249.00	\$249.00	\$249.00

Contact Loan Services at (614) 836-0100 or your Branch Manager for assistance on this popular plan to pay off your home loan in only ten years!

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



### HOLIDAY CLOSINGS:

- Columbus Day • Monday, Oct. 12th
- Veterans Day • Wednesday, Nov. 11th
- Thanksgiving • Thursday, Nov. 26th
- Christmas Holiday • Thursday Dec. 24th at Noon to Monday Dec. 28th
- New Year's Holiday • Thursday Dec. 31st at 3pm to Monday Jan. 4th 2021

Stay-in-touch with FirstCU Online, Mobile Banking, Debit & Credit Cards, Nationwide ATM Cash Access and Online BillPayer.

## AN OPPORTUNITY TO SERVE

If you are interested in volunteering to serve on the First Service Board of Directors or Supervisory Committee, the Nominating Committee would like to invite you to submit 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**

The deadline for resumes will be no later than October 30, 2020 for consideration by the Committee for the 2021 annual elections. The Nominating Committee will meet in November to consider resumes of members interested in serving.



*Ready...  
Set...  
Shop!*

*Transfers from your Holiday Club to your savings or checking option will be made available on October 15th to start your holiday plans.*

If you missed out on the convenience of saving year-round for your holidays, open a Holiday Club Account during the week of October 26th to 30th for a complimentary gift and enjoy your 2021 holidays even more.

Gifts Cannot Be Mailed.

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



*It's easier to manage your money when you have one convenient location to see your complete financial picture.*

Now is the perfect time to set up your spending targets for 2021 with One Wallet. One Wallet is a no-cost financial management tool that can help you save hundreds of dollars each year by tracking your everyday spending habits, setting goals, establishing a realistic budget and syncing accounts you have with other financial institutions for one complete financial summary. Login to your FirstCU Online account and select One Wallet to get started today!

## PUT MORE MONEY In Your Pocket

Have fewer payments and more money for the things you need when you consolidate your balances from other lenders to a First Service *fixed* rate loan.

Receive  
**1% Cash Back\***

For the balance transferred!  
Fixed rates as low as **6.49% APR**  
for up to 48 months\*\*

Call **614-836-0100** or go to **FirstCU.com** and select the **Resources** tab for additional details.

All loans on approved credit. Offer does 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. \*Receive \$10 for every \$1,000 of balance transferred from another lender deposited to your Share Savings Account. \*\*Payment example based on a credit score of 720 or higher with all other credit qualifications met: \$10,099 consolidation loan at 5.99% rate with a 48-month repayment term and \$99 loan processing fee, would have a 6.49% APR and a monthly payment of \$237.70 with total payments of \$11,409.34.

# Quick, Easy, Low Cost HOME EQUITY FIXER-UPPER

New Windows? New Roof? New Addition?  
We have the answer.

Winter is on its way and if your home needs some tender loving care before the snow flies, now is the time to put the equity in your home to work for you.

- No Application or Annual Fee
- No Closing Costs
- Unlimited, Easy Check Access
- Transfer to Checking for Debit Card Access
- Potential Tax Advantage

All loans on approved credit. Must meet lending and underwriting requirements. Consult your tax advisor about the tax advantage of home loan interest. Property insurance required. Appraisal fee is applicable if line is closed within 24 months of initial advance. \$5,000 initial advance. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS#412995



## AUTO LOANS WITH NO PAYMENT FOR 90 DAYS

**Take a break from auto payments for 90 days!**

Bring us your current auto loan financed with another lender, or finance a new or used auto with First Service by 12/31/2020, and take a break from the payment for 90 days. Use that money for other payments, for holiday expenses or to build your savings.

This offer does not apply to loans already financed with First Service. 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. No other discounts apply. \*Interest will continue to accrue during the 90 days. Deferred payments may not exceed 90 days.



### ONLINE ACCOUNT ACCESS Manage Your Money any time from any where.

Mobile Banking and Online Account Access at First Service are free and easy! Enjoy account access for your checking services, loan requests, remote check deposits, transfers, BillPayer, and even more from your home, office or on-the-go!

### MOBILE BANKING Deposit checks and access your accounts from your mobile device.

### DIGITAL WALLET Step Up to a safer way to pay with Apple Pay.™

It's easy and free to sign up, just visit [Firstcu.com](https://www.firstcu.com) to register for **FirstCU Online**. Then find **FirstCU Access** in either the App Store™ or Google Play™



Standard text messaging and data charges from your mobile carrier may apply to Mobile Banking usage.

# 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.

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Love My  
Credit Union®  
rewards

Member Only  
Deals



Love My  
Credit Union®  
rewards

Start Saving

For exclusive new  
**Member Only Deals,**  
go to [FirstCU.com](http://FirstCU.com) and click  
on this icon at the bottom of  
the home page.

*Get started saving today!*

# FirstChoice Checking Your Best Choice.

FirstChoice Checking will give you discounted loan advantages and preferred certificate rates, as well as earn you dividends and Cash Rewards that show on your free monthly statement! All this value plus more for only \$5 a month!

For information on FirstChoice, your best checking choice,  
go to [www.firstcu.com](http://www.firstcu.com) and select the *Accounts* tab.

Cash rewards are paid in relationship to the number of products that you have with First Service and over 10 debit card transactions per month. \$25 initial deposit to open a checking account. All checking services are on approved credit. Preferred loan and certificate rates exclude special promotions.

## MANAGE YOUR MONEY VISA® Balance Transfer



For information, go to [www.firstcu.com](http://www.firstcu.com)  
and click on the *Resources* tab, then  
select *Special Offers* and *Visa Balance  
Transfer*.

*Limited Time Offer Extended to 12/31/2020.*



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.



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