

Home Equity Loans—longer terms now available!

SERVICE CREDIT UNION
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(920) 433-1784

Patrick Campshure, Chairman
Scott Roesch, President
Nicole Fawcett, Asst. Mgr.
Mary Sullivan, Member Service Rep.

Open Monday—Friday
8:00am—4:00pm

Service Credit Union is now offering home equity loans with rates fixed for as long as 15 years. Funds can be used for home improvements, vehicle purchases, tuition expense and more!

Interested in a Home Equity Line of Credit instead? Borrow against the equity in your home as you need it. Current rates are 3.25% APR*

Call Nicole or Mary at (920) 433-1784 for information on which type of loan will work for you.

*3.25 % APR variable Annual Percentage Rate ("APR") in effect as of 6/22/2015 for home equity lines of credit with 70% maximum combined loan to value (LTV) on homestead property (prime plus a margin of 0%). The index is the highest bank prime rate published in the FEDERAL RESERVE statistical release H.15 SELECTED INTEREST RATES as of the twenty-second day of the months of March, June, September and December. The APR is subject to change quarterly and may increase or decrease but will not exceed 18.00%. Minimum line to open the account is \$5,000.00. Maximum line is \$200,000. Subject to credit approval and property evaluation. Consult your tax advisor regarding deductibility of interest. Property, flood and/or title insurance, if applicable, are required. There is an annual fee of \$25.00. Estimated fees paid to third parties generally total between \$146- \$196. Membership required.

Payment on \$200,000 for fifteen year term is \$1,420.28/mo. for a closed end loan. Member is responsible for taxes and insurance. Members wishing to refinance existing SCU home equity loans must add at least \$1,000 or pay \$50 loan refinance fee. Closed end rate subject to change without notice.

Once a Member, Always a Member

With the sale of Integrys to Wisconsin Energy Corp., we have been asked, "What happens to my account at the credit union if I leave the company or lose my job?" As a member/owner of Service Credit Union, you may remain a member regardless of your employment status. Your employment or family relationship is what qualifies you for membership, but once you are a member, you can remain a member.

Of course, you will no longer have direct deposit or payroll deduction from Integrys so you will need to make other arrangements for deposits or loan payments. If you have a loan, you may call our office to discuss the best payment option for your situation.

You may be able to have your new employer direct deposit funds to SCU by providing our routing number and your account number. We can allocate the funds to both savings and loans once we receive them.

Please feel free to call us if you need to discuss payment arrangements on loans.

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole NMLS #461419

Mary NMLS#461420

Sallie Mae Smart Option Student Loan

The Smart Option Student Loan® for Service Credit Union by Sallie Mae®

For borrowers attending degree-granting institutions

Now you can pay for college the smart way with three great repayment options and competitive interest rates!

This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

To learn more or to apply, click on the link from our website: www.service-cu.com.

The Smart Option Student Loan features and benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates provides even more flexibility
- No origination fees and no prepayment penalty
- Rewards and interest rate reductions available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 100% US-based Student Loan Specialists

**We are compensated for the referral of Smart Option Student Loan customers.*

Waterpark tickets

SCU is selling tickets for Noah's Ark for \$29 (tax included). Tickets are valid from Memorial Weekend through Labor Day weekend 2015. Visit noahsarkwaterpark.com for more information.

Sorry, we cannot send through postal or company mail.

Mt. Olympus tickets can be purchased online at www.mtolympuspark.com. Fill in your arrival date and number of guests. Use the promo code **splash15** and click on Book Now. Follow steps to complete the purchase.

Board of Directors changes

Kyle Hoops has resigned from the Board of Directors for SCU, a position he held since 2009. The Board has appointed Holly Nerat to replace him. Holly is a Corporate Recruiter for Integrys.

Many thanks to both Kyle and Holly for volunteering their time to make SCU a success.

eStatements

Help us reduce our mailing costs by signing up for eStatements through *ServiceCU Online*. It is free and easy! You will receive an email when your statement is available.

Log in to *ServiceCU Online*—Self Service—Additional Service—eStatement.

Holiday Closing

We will be closed Monday, September 7th, 2015.

Have a safe holiday weekend!