

SERVICE CREDIT UNION
600 N. ADAMS ST.
GREEN BAY, WI 54301-5146

WWW.SERVICE-CU.COM

SCUOFFIC@NETNET.NET

(920) 433-1784

Joylyn Hoffman Malueg, Chairperson
Patrick Campshure, President
Nicole Fawcett, Asst. Mgr.
Mary Sullivan, Member Service Rep.

Open Monday—Friday
8:00am—4:00pm

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole NMLS #461419

Mary NMLS#461420

Loan specials

It's been awhile since we've offered a special rate on our unsecured signature loans—don't wait to apply because this one won't last long!

Take advantage of a great rate as low as **8.49% APR** on up to \$5000!*

Funds can be used for debt consolidation, tuition expense, vacation, and more.

Also, don't miss out on the last month of our Auto loan special with rates as low as **2.49% APR** on vehicles 2011 and newer**. This includes cars, trucks, boats, ATVs, campers, and motorcycles.

Refer an eligible coworker or family member—they can get a .10% APR discount!^

Apply today by calling Nicole or Mary at 920-433-1784.

*Actual loan amount available determined by credit score. May be reduced if using unsecured funds on loans with collateral. Payment for \$5000 at 8.49% APR for 36 month term is \$157.82/mo. Members with existing balances must add at least \$1000 new money to qualify or pay a \$50 refinance fee. **Actual rate determined by credit score. Rates subject to change without notice. Loan terms determined by vehicle MSRP or NADA values. ^New Member discount good for 90 days from account opening.

Credit Union access changed, Move confirmed

If you have been to the credit union recently you may be aware that access to the credit union has changed. The front door to the division building is now locked 24/7. If you do not have an employee badge you will need to ring a doorbell so we can let you in. If you do have a badge you may use it on the employee entrance door to the left of the main doors.

In addition to this change, WEC plans to move our office before the end of the year. We will remain in the downtown Green Bay division office building but in a location just North of our current one.

We will keep you updated on our website at www.service-cu.com as more information becomes available.

Board of Director changes

There have been recent changes to our Board of Directors.

We welcome Brandon Gerlikowski to the Board. He has been employed with WEC (formerly Integrys) since 2004 and has been a credit union member since 2005.

Joylyn Hoffman Malueg has been appointed Board Chairperson and Sarah Mead has taken over for Joylyn as Treasurer.

We appreciate the time they volunteer to help make SCU successful!

Sallie Mae Smart Option Student Loan

Looking for financing to finish paying for tuition after your savings and student loans are depleted? Check out **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.*

Holiday Closing

We will be closed Monday, September 5th, 2016.

Have a safe holiday!

DOT Seller reporting requirement

Beginning January 1, 2016, law went into effect requiring a person who sells a motor vehicle to another person, including transferring a junk vehicle by bill of sale, to submit notification to the department that a sale has occurred. **This law does not apply for transfer to or from dealers or other non-individuals, such as companies, charities and government agencies; this requirement is ONLY for sales from one individual to another individual.**

Within 30 days of a sale the seller needs to report to WisDOT the following: 1) Vehicle identification number (VIN) of the vehicle, 2) Identity of the individual buyer, 3) Sale price, and 4) Date of sale.

You can submit seller notification online. See our links page at <http://service-cu.com/pages/links.html> or go to <https://app.wi.gov/sellernotify> to access the Wisconsin Department of Transportation's website directly.

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.

Retiree payroll changes

With the WEC changeover to Fidelity handling the retiree pay, there were changes to the retiree payroll deductions. WEC will no longer deduct funds from retiree payroll for credit union deposits. We have mailed forms to those retirees with payroll and made arrangements for us to withdraw funds from checking/savings accounts at other financial institutions.

While the company paid retirees on June 30th and July 1st, our withdrawal will only occur for the payroll on July 1st and each month thereafter on the first business day of the month.

If you wish to make changes or have questions, please contact our office at 920-433-1784.