

JUNE 2018

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

[WWW.SERVICE-CU.COM](http://WWW.SERVICE-CU.COM)

[SCUOFFIC@NETNET.NET](mailto:SCUOFFIC@NETNET.NET)

(920) 433-1784

*Kristy Kaye, Chairperson*  
*Patrick Campshure, President*  
*Nicole Fawcett, Asst. Mgr.*  
*Mary Sullivan, Member Service Rep.*

Open Monday—Friday  
8:00am—4:00pm

## Auto, Personal and Home Equity Loans



We aren't just a place to keep your money—we are here to lend you money. Inquire today about the different types of loans we offer!

SCU offers very competitive rates on loans for cars, trucks, campers, boats, snowmobiles, ATVs, and even tractors! Finance (or refinance) your vehicle with rates for new or used vehicles (2013 & newer) as low as **2.99% APR\***. If you are offered a lower rate elsewhere we may be able to Rate Match. ^

Bring your loan to SCU and enjoy the benefit of bi-weekly payments.

\*Rates subject to change without notice. Actual auto loan rates determined by credit score. Auto loan terms determined by vehicle MSRP or NADA values. ^We will "Rate Match" up to a maximum of .75% below the current eligible rate with member providing proof of rate eligible elsewhere. Members wishing to refinance existing SCU loans must add at least \$1000 new money to get the rate or pay a \$50 refinance fee.

We have Home equity loans as low as **3.75% APR\*** for a 10 year term. Fifteen year terms are available for **4.00% APR\***. Funds can be used for many things, including:

- College Tuition
- Home Improvements
- Refinance of your 1st mortgage
- Vehicle purchase
- Debt Consolidation
- Vacation property

If you are looking at purchasing a home we can connect you with our mortgage partner, AmeriCU mortgage. They offer reasonable rates and closing fees for home purchases or refinances.

APR = Annual Percentage Rate. Membership eligibility required. Members wishing to refinance existing SCU home equity loans must add at least \$5000. Rate subject to change without notice. Loan maximum is \$200,000. Rate based on 70% LTV. \$10.01 per \$1000 borrowed for ten year term; \$7.40 per thousand borrowed for 15 year term. Member pays all closing costs.

Whether you are purchasing a home or car, contact SCU first to see what we can do for you!

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## Statement Audit

Dear Member of Service Credit Union,

Your account is being verified by Peter Rasmussen, our Internal Auditor. Please check the information on your statement as of June 30, 2018 to make sure that your records agree with those of the Credit Union. (Any transactions after June 30, 2018 will be on your next statement.) Also, please make sure that all transactions were authorized or initiated by you.

**If there is any problem with your account, please contact Peter Rasmussen directly at Audit ThreeSixty, PO Box 784, Onalaska, WI 54650.**

Explain in writing what you perceive to be the problem. The auditor will investigate your complaint and will get back to you with a response to your question/problem.

On the other hand, if you have address corrections, information changes, or questions about rates, etc., please contact the Credit Union office.

**DO NOT SEND PAYMENTS OR DEPOSITS TO THE AUDITOR.**

Reporting any error in response to this verification request does not interfere with or satisfy the Billing Error Resolution procedures available under Regulation Z nor funds availability under Reg. CC.

## Holiday closing

We will be closed on **Monday, September 3rd, 2018**

Enjoy your holiday with friends and family!



This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Mary Sullivan NMLS#—461420

## Account Ownership

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Please verify the address on your statement is correct. Many members' statements are sent through company mail so any errors may not be noticed. If you have changed your address with WEC/WPS we do not receive that information.

Correct addresses are required for tax statements mailed in January. Please call our office with any corrections.

Also please take notice of how your account is titled. If it is a joint account both names will be listed on the statement.

If you wish to add or remove a name from your account please contact us. Proper forms will need to be completed and returned before changes can be made.

If you have a solely owned account please consider adding a payable on death beneficiary. This makes closing your account easier for your heirs in the event of your death.

## Payroll Changes for employees

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WEC/WPS is going ahead with the changes to payroll deduction that were published in our last newsletter. All employees should transition to direct deposit by January 1, 2019.

As members make adjustments to payroll—either to savings or loans—we are encouraging them to log in to Peoplesoft and make the change sooner rather than later.

If you wish to make the changeover now please contact our office for the routing number and to verify your account number. We can also give you the instructions to enter the direct deposit.

**YOU MUST NOTIFY US IF YOU ARE MAKING THE CHANGE SO WE DO NOT RECEIVE PAYROLL AND DIRECT DEPOSIT (doubling your contribution).**

The new method will give you greater control over how much you choose to send to SCU. The initial set-up will be worth it!

If you have more questions about the changes please contact Nicole or Mary at 920-433-1784 or [scuoffic@netnet.net](mailto:scuoffic@netnet.net) (Nicole).

## Sallie Mae Student Loans

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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](http://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.