

JUNE 2019

**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  
Nicole Fawcett, President  
Crystal Lambrecht, Asst. Mgr.  
Mary Sullivan, Member Service Rep.

Open Monday—Friday  
8:00am—4:00pm

## Share Certificates



You bank with us, loan with us, why not **SAVE** with us? Yes, we are known for our low interest loans for cars, boats, RV's and motorcycles. But did you know that we have outstanding share certificate rates that are extremely competitive with other credit unions? We aren't just a place to lend money —we are here to keep your money and help watch it grow! Inquire today about our share certificates!

SCU is thrilled to announce we have a special share certificate rate! Don't wait, you will want to take advantage of this spectacular rate before it's gone.



### 13 month share certificate 3.00% APY\*

Not ready to tie your money up for 13 months? We also offer:

182 day share certificate 1.40% APY\*

365 day share certificate 2.00% APY\*

OR

Don't forget our Holiday Savings account as well!

Call Mary or Crystal today for more information so you can see just how easy it is to save!

920-433-1784



\*APY=Annual percentage yield. Rates subject to change without notice. Membership eligibility required. Minimum \$2500 balance required to open 182 day and 365 day share certificate; minimum \$5000 new money to open 13 month share certificate. 13 month special ends July 31, 2019. Rate is accurate as of 5/21/19. We may impose a penalty if you withdraw any of the funds before the maturity date. Penalty will equal 90 days dividend calculated on the entire account balance. This credit union is federally insured by the NCUA.

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## Home Equity



SUMMER IS HERE! Are you planning a vacation? Home remodeling or home improvement? Maybe you already did those things and you are left with bills upon bills. We have Home equity loans as low as **3.99% APR\*** for a 10

year term. Fifteen year terms are available for **4.25% APR\***. Funds can be used for many things, including:

- College Tuition
- Home Improvements
- Car repairs
- Refinance of your 1st mortgage
- Vehicle purchase
- Wedding
- Debt Consolidation
- Vacation property
- Recreational toys

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 80% LTV. \$10.13 per \$1000 borrowed for ten year term; \$7.53 per thousand borrowed for 15 year term. Member pays all closing costs.



This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Mary Sullivan NMLS#—461420



## Holiday closing

We will be closed on **Monday, September 2nd, 2019**

Enjoy your holiday with friends and family!

## Account Ownership

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.

## e-Statements/Online Banking

I know I include an article in EVERY newsletter about online banking and eStatements but they are just such a great thing I can't help it!

Online banking allows you 24/7 access to your accounts\*. You can transfer funds between multiple SCU accounts or transfer payments to your SCU loans. There is also a way to send secured messages to us.

In addition to account access, you can sign up for eStatements so you no longer receive paper copies—no more filing or shredding! (Help save a tree!) If you receive eStatements you can access past statements any time.

Online banking and eStatements save us (and you as owners) money. Please consider signing up today. Contact Mary or Nicole at 920-433-1784 if you have questions or problems signing up.

\*Members with multiple accounts need to create a new LOGIN ID and sign up for eStatements for each account.

## Sallie Mae Student Loans

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.