

MARCH 2015

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

WWW.SERVICE-CU.COM

SCUOFFIC@NETNET.NET

(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

Great Home Equity Loan Rate

Don't wait to apply for our **2.99% APR** Home equity loan special! Your Spring projects are waiting to be completed.

No projects? Use of funds isn't limited to home improvements. You can use the funds for debt consolidation, purchasing a vehicle, taking a vacation, paying tuition and more.

Visit our loan rates page on our website—www.service-cu.com—to download an information sheet that shows you how to calculate the equity you have available.

Contact Mary or Nicole today for more information about this loan and other loans we offer.

Unsecured Loans

Do you still have some lingering holiday debt on your credit card? Want to take a vacation to get away?

Apply for our unsecured (signature) loan and get a great rate as low as 9.75% APR*!

Borrow up to \$5,000 with a maximum term of 36 months.

Loans are approved same day or next. Call us today at (920) 433-1784 to apply or get more information.

* Maximum loan amount is \$5000. Members wishing to refinance existing unsecured loans with SCU must add at least \$1000 new money to qualify for the rate or pay \$50 refinance fee. Loan amount may be reduced if member is using unsecured funds on another loan. Rates subject to change without notice. Your actual rate may be different. The interest rate listed assumes specific qualifications are met regarding credit history and debt to income ratios. To obtain a specific rate with your personal qualifications, please contact us. Membership eligibility required.

Inside this issue:

Holiday closings	2
ATM Charges	2
81st Annual Meeting	2
Used collateral at New Rate	2



This credit union is federally insured by the NCUA.

NMLS #401514

Nicole NMLS#—461419

Mary NMLS#—461420

Spread the word...

Service Credit Union is here to serve you but did you know that your family members are also eligible for membership? This includes: spouses, parents, children, stepparents, stepchildren, grandparents, grandchildren, sisters, brothers, step-sisters, step-brothers, mother-in-law, father-in-law, sisters-in-law, and brothers-in-law.

We offer great rates on auto loans, personal loans and home equity loans. In addition, we offer savings, checking, share certificates and holiday accounts.

If you are an active employee of Integrys be sure to spread the word to your coworkers. Don't let them miss out on the great services you take advantage of!

New members can receive a discount of .10% off their loan rate if they borrow funds within 90 days of account opening*.

Tell them to visit www.service-cu.com to find out how we can save them money!

*Real estate loans do not qualify for the rate reduction.

Holiday closings

Service Credit Union will be closed the following dates:

- **Monday, May 25th, 2015**
- **Friday, July 3rd, 2015**

Enjoy your holidays with friends and family!

81st Annual Meeting

Our 80th Annual Meeting was held Tuesday, March 31st, 2015. Refreshments and hors d'oeuvres were served. Members in attendance were given a recap of the financials for 2014.

Kyle Hoops, Marcia Thompson, Patrick Campshure and Joylynn Hoffman Malueg were re-elected to the Board of Directors for another 3 year term.

If you were unable to attend this year mark your calendar for next year's meeting on March 29th, 2016.

ATM charges

If you have a share draft (checking) account with SCU did you know you can get money without paying ATM fees? When you make a purchase with your debit card you can choose the "Cash Back" option. This does not count toward the \$300 maximum per day withdrawal limit.

Also a reminder that all Kwik Trip, Grand Central Station, Harbor CU and Pioneer CU machines do not charge a fee.

Used collateral at New Collateral rate

For a limited time, we are offering the New collateral rate for Used collateral loans!

Bring your car, truck, camper, snowmobile, ATV, boat or motorcycle loan to SCU and finance it at the NEW vehicle rate! If you've recently financed it elsewhere for a lower rate, bring proof of that rate and we may be able to match it.

Finance your vehicle purchase with SCU and take advantage of great rates, fast service, and payroll deduction! We're here to save you money.

	Credit Score					
	730+	680-729	640-679	600-639	550-599	0-549
New Collateral	2.74%	2.99%	3.99%	5.99%	7.99%	9.99%
Used Collateral ('10 & Newer) SPECIAL ^	2.74%	2.99%	3.99%	5.99%	7.99%	9.99%
Used Collateral ('09 & Older)	3.00%	3.25%	4.25%	6.25%	8.25%	10.25%
Signature Loan+	9.75%	10.00%	11.00%	13.00%	15.00%	17.00%

If you are offered a rate that is lower than ours, provide us with proof from the dealership or financial institution of the rate and we may be able to offer you the same rate.

Effective 3/1/2015

Rates subject to change without notice.

Annual Percentage Rates listed. Members wishing to refinance existing SCU loans must add at least \$5000 new money to qualify for the rates. Vehicle loan terms determined by the value of the collateral. 72 month terms available if NADA value is greater than \$15,000. Actual loan rates determined by collateral value and member credit score. Rates subject to change without notice. Membership eligibility required.

^Used 2010—2014 eligible for rate. 72 month terms available with a .50% APR increase if NADA value is greater than \$15,000.