

MARCH 2016

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

Auto Loan Special

Finance your NEW or USED (2011 & Newer) vehicle at SCU and get a rate as low as 2.49% APR*. Already have a loan elsewhere at a higher rate? Bring that loan to SCU.

- ✓ If you are offered a lower rate elsewhere, bring us proof of that rate & we will see if we can match it!
- ✓ Save interest expense by paying biweekly with payroll deduction.
- ✓ Spread the word to your family members and coworkers. They can take advantage of a new member discount of .10% APR^.
- ✓ We finance cars, trucks, boats, campers, motorcycles, snowmobiles and ATVs.

Call Nicole or Mary today for more information. Don't wait—offer Ends May 31st!

*Membership eligibility required. (See <http://service-cu.com/pages/aboutscu.html>). 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. Not valid for home equity loans. 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.

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. Monthly payment of \$160.80 on \$5000 for 36 month term. 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.

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole NMLS#—461419

Mary NMLS#—461420

82nd Annual Meeting

Our 82nd Annual Meeting was held Tuesday, March 29th, 2016.

Refreshments and sandwiches were served. Members in attendance were given a recap of the financials for 2015.

Holly Nerat, Joylyn Hoffman-Malueg and Sarah Mead 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 28th, 2017.

Holiday closings

Service Credit Union will be closed the following dates:

- **Monday, May 30th, 2016**
- **Monday, July 4th, 2016**

Enjoy your holidays with friends and family!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.service-cu.com or we will mail you a free copy upon request if you call us at 920-433-1784.

Retiree payroll changes

If you are a retiree with payroll deduction you should have received correspondence from WEC and SCU regarding changes being made to the payroll process. WEC is no longer allowing payroll deductions from retiree paychecks. In addition, they are only allowing one financial institution for direct deposit.

If you wish to direct funds to SCU you will need to complete the form we mailed that requests your banking information. This form allows us to draw the funds from your checking or savings at another financial institution. We will allocate the funds the same way we did your payroll deduction (into regular savings, holiday accounts, or loans).

If you do not want to continue deposits to SCU you can ignore the form and your deposits will end after the check on April 29th, 2016.

We appreciate your loyalty but understand if you wish to discontinue your deposits. Please feel free to call Nicole or Mary if you have any questions about this new process.

DOT Seller reporting

Did you know that as of January 1, 2016, Wisconsin law now requires an individual selling a motor vehicle to another individual to submit notification to the Wisconsin Department of Transportation (WisDOT). The seller must report the motor vehicle sale within 30 days and include the Vehicle Identification Number (VIN), the identity of the buyer, the date of the sale, and the sale price.

The website to do so can be found at: <https://app.wi.gov/sellernotify>

You do not need to report the sale if you trade the vehicle to a dealer or donate to a charity.

Waterpark tickets

We will not be offering Noah's Ark or Mt Olympus tickets in our office this year. Both parks offer online promotional codes that allow you to purchase advance tickets from their websites at a discounted price. Visit www.noahsarkwaterpark.com or www.mtolympuspark.com for more information.

eStatements

Once again we are asking members to consider signing up for eStatements. Not only does it reduce the amount of paperwork you have to keep track of (or shred), it reduces expenses for the credit union.

You must be enrolled in *ServiceCU Online*, which is free. After enrolling, go to the Self Service tab and choose eStatements. You must open a sample eStatement before you can proceed.

Once you elect to receive eStatements you will get monthly or quarterly emails that let you know when your statement is available for viewing.

Please consider this cost saving alternative.