

MARCH 2019

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

WWW.SERVICE-CU.COM

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

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Mary Sullivan NMLS#—461420

Share Certificate rates are on the rise!

Invest your excess funds into a 182 day share certificate at **1.40% APY***.

Want a longer term for a better rate? Try our 365 day share certificate at **2.00% APY*!**

Call our office today at (920) 433-1784 for more information

*APY = Annual Percentage Yield. Rates subject to change without notice. Membership eligibility required. A minimum balance of \$2500 is required to open. This rate is accurate as of February 20, 2019. We may impose a penalty if you withdraw any of the funds before the maturity date. The penalty will equal 90 days dividend calculated on the entire account balance.

Auto Financing

If you recently purchased a new auto through a dealership you might have accepted financing through their lender to get extra rebates. Unfortunately, this often comes with a higher rate than we can offer you. For a lien fee of just \$10 you can refinance that loan to SCU at our lower rates. Enjoy the benefit of the lower rate and the ability to pay weekly, bi-weekly or monthly.

If the dealer offered a lower rate we may be able to match that and allow you to make bi-weekly payments.[^]

We can also refinance loans you've had financed elsewhere on used vehicles. With rates for new and used vehicles as low as 3.49% APR* we can possibly save you hundreds of dollars on your car, truck, camper, motorcycle, boat, ATV, or snowmobile.

Did you know you can also use the equity in your vehicle to finance other things? You can borrow up to the NADA value of the vehicle and use the funds to consolidate debt or complete home improvement projects at a much lower rate than if you were to finance it on a credit card.

Contact us today to see how we can save you money on your auto loan.

*Actual rate determined by credit score. Rates subject to change without notice. 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.

Addition to our Staff

Please welcome our newest staff member Crystal Lambrecht! She has taken the position as Assistant Manager. Crystal is a Green Bay native and has previously worked in the finance industry for 20 years and makes customer service her #1 priority. If you haven't had a chance to meet her, stop in and say hi!

Holiday closings

Service Credit Union will be closed the following dates:

- **Friday, April 19th, 2019**
- **Monday, May 27th, 2019**
- **Thursday, July 4th, 2019**

Mortgage Loans



Did you know Service Credit Union offers a full line of home mortgages?

Our home equity loans and mortgage refinances offer terms up to fifteen years with a maximum loan amount of \$200,000. If you owe more than \$200,000 and wish to go longer than fifteen years we can refer you to our lending partner, AmeriCU Mortgage.

AmeriCU Mortgage was created for credit union members only. They offer SCU a lending partnership so we can better serve our members' mortgage needs. We work with them and you, to get you through the process of purchasing a home or refinancing your mortgage hassle-free. Their rates and closing costs are competitive with those of other mortgage lenders. SCU does not service the loan (you make payments to AmeriCU), but we receive income from the referral and funding of the loan.

If you currently have a mortgage with a balance of less than \$200,000 SCU would love to refinance that loan for a lower rate! We offer a ten year term and a fifteen year term (please call for current rates). Closing costs are typically around \$300 and we offer biweekly payments.

Call Mary or Nicole today at 920-433-1784 for more information and cost savings calculations.

85th Annual Meeting

Our 85th Annual Meeting was held Tuesday, March 26th, 2019. Refreshments and sandwiches were served. Members in attendance were given a recap of the financials for 2018.

Kristy Kaye, Sarah Mead, and Holly Nerat were elected to the Board of Directors for a 3 year term.

If you were unable to attend this year mark your calendar for next year's meeting on March 31st, 2020.

Privacy Notice

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

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 9.99% 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. 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.