

SERVICE CREDIT UNION
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Joylyn Hoffman Malueg, Chairperson
Patrick Campshure, President
Nicole Fawcett, Asst. Mgr.
Mary Sullivan, Member Service Rep.

Open Monday—Friday
8:00am—4:00pm

Loans

Great loan rates available now on cars, trucks, motorcycles, boats, campers, snowmobiles and ATVs.

Now is the time to finance your vehicle with SCU. Right now, we are financing 2011 and newer vehicles at rates as low as 2.49% APR*! Bring your loan to SCU from another financial institution and enjoy the benefit of biweekly payments.

Do you have some credit card debt you need to consolidate? Take advantage of borrowing up to \$5000 unsecured at rates as low as 9.75% APR*. If you have more than \$5000 to pay off we can use the equity in your lien-free vehicle to payoff the debt at rates as low as 2.49% APR.

Remember, membership is open to your immediate family members too. Refer them so they can take advantage of the great rates and services we have to offer. New members may receive a .10% APR reduction in the interest rate^.

Call us today at 920-433-1784 for more information.

*Actual loan amount available determined by credit score. May be reduced if using unsecured funds on loans with collateral. Payment for \$5000 at 8.49% APR for 36 month term is \$157.82/mo. Members with existing balances must add at least \$1000 new money to qualify or pay a \$50 refinance fee. 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. Real Estate loans excluded.

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole NMLS #461419

Mary NMLS#461420

Online Banking and eStatements

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! 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.

Share Draft Accounts

You have a savings account here—why not open a share draft (checking) account too? There are **no monthly fees** associated with this account. The debit card can act as an ATM card as well, allowing you to withdraw cash from your checking or savings or to make transfers between your share draft (checking) account and savings at an ATM.

Other highlights of our share draft account include:

- No direct deposit required
- No minimum balance required (after \$100 to open)
- No per check charges
- Overdraft protection available (transfer from shares or line of credit)

Call our office today (920) 433-1784 to get more information about the benefits of a SCU share draft account!

Holiday Closing

Just a reminder that SCU will be closed the following dates:

- Thursday and Friday, November 24th and 25th, 2016
- Friday, December 23rd, 2016 and Monday, December 26th, 2016
- Monday, January 2, 2017

Office Relocation Update

WEC is still planning to relocate our office to the space that now houses the IT Security department on the first floor of the division building but the move has been delayed. We are now expecting to move near the beginning of 2017. As usual, we will keep members updated on our website—www.service-cu.com.

Holiday Account Disbursement

Holiday account funds are available for you to spend! Most member's funds were transferred to their regular share account on September 30, 2016. Others should have received their check in the mail.

Deposits by payroll deduction will continue with the first paycheck in October. Contact us if you would like to make changes.

The maximum balance will remain at \$4,000 and there is still an early withdrawal fee of \$25 for each withdrawal before the 2017 disbursement date of September 30th.

Don't have a holiday account? Contact us today for more information.

Annual Meeting

The invitation for the 83rd Annual Meeting to be held March 28th, 2017, will be included in the first quarter newsletter. More details will be posted on our website at that time as well.

Please consider attending the Annual Meeting. It is a good way to learn more about what the credit union offers and how it works. As member/owner you are able to cast your vote for who you want to represent your interests in the credit union.