

SEPTEMBER 2019

## Share Drafts and Debit Cards

**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

SCU is improving our debit card program to include chip enabled cards and real-time processing. This means your online balance will update as you use your card. It also means safer transactions when you use your debit card. The time is here! Real-time processing will start October 16.

Don't have a share draft account with SCU? Here are reasons you should:

- 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.
- 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!

## Change in Fees

We haven't had a change in our fees since August 15, 2014. Unfortunately, the time has come where we have to change some of our fees.

With the arrival of the new chip cards, cost for replacement cards will now be \$10; pin replacement \$5.

Dormant account fee: \$10/month (no activity for 24 months with a balance less than \$100).

NSF Fee/Return \$25

Wire Fee (domestic)

Outgoing \$20

Incoming \$10

Changes are effective November 1, 2019.



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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Mary Sullivan NMLS#—461420

## Auto Loans

Don't forget to check with SCU first when you are purchasing a new or used auto! Rates are as low as **3.49% APR\***.

Were you recently offered a better rate from the dealer? Bring your paperwork to SCU and we may be able to match that rate and still save you money by allowing direct payment biweekly.

Did you finance with the dealer to get rebates but got a higher interest rate? You don't have to be stuck with a higher rate - Refinance your loan to SCU. There is a \$10 lien fee.

Call Crystal or Mary today at 920-433-1784 to discuss financing or refinancing your vehicle purchase.

\*APR = annual Percentage Rate. 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.

## Holiday Closing

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

- Thursday and Friday, November 28-29, 2019
- Tuesday, December 24th, 2019
- Wednesday, December 25th, 2019
- Closed 12-4pm on Tuesday, December 31st, 2019
- Wednesday, January 1st, 2020

## SCU offers mortgage loans

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In addition to our home equity loans and lines of credit, we offer mortgage loans through our partner, AmeriCU. They are a mortgage lender exclusively for credit union members.

If you are purchasing a home or considering refinancing your current mortgage contact us today at (920) 433-1784 for more information.

## Signature Loans

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Holidays are right around the corner! Don't rely on high interest credit cards to fund your Holiday shopping. Take advantage of our signature loan with rates as low as 9.99% APR. Members with a credit score of 680 or better are eligible for up to \$5000\*.

Loan processing is quick and easy. We can get you the money you need same day or next! Call Crystal or Mary today for more information.

\*Payment for \$5000 loan for 36 month term at 9.99% APR is \$161.32/mo. Rates subject to change without notice. Membership eligibility required.

## Online Banking and eStatements

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We encourage all members to enroll in ServiceCU Online, the free online banking service we offer. Once enrolled, members can sign up for eStatements. Visit [www.service-cu.com](http://www.service-cu.com) and click on the Online Banking links.

EStatements saves you the hassle of getting a paper statement that you will have to safe-keep or shred. As a member/owner of the credit union, it saves you money too by saving us the cost of printing and mailing the statements.

Enjoy the benefit of paperless statements - Sign up today!

## Holiday Account Disbursement

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Holiday account funds are available for you to spend! Most member's funds were transferred to their regular share account on September 30, 2019. Others should have received their check in the mail.

Automatic deposits will continue with the first paycheck in October. Contact us if you would like to make changes.

There is still an early withdrawal fee of \$25 for each withdrawal before the 2020 disbursement date of September 30th.

Don't have a holiday account? Call us today to set one up!