

81st Annual Meeting Notice and Invite

SERVICE CREDIT UNION
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(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

The SCU 81st Annual Meeting will be held the evening of **Tuesday, March 31st, 2015**, in the Integrys Annex lunchroom. There will be hors d'oeuvres and refreshments (soda, water, and coffee) served from 5:30 to 6:00 pm. The meeting will start at 6:00 pm. We will not charge a fee to attend but registration will be required for security purposes.

The following members are running for election to the Board:

Kyle Hoops

Marcia Thompson

Patrick Campshure

Joylynn Hoffman Malueg

Please consider attending as the Annual Meeting is your chance as an owner/member to elect fellow members to represent your credit union interests.

Please call (920) 433-1784 or email scu@netnet.net if you plan to attend.

Great Auto Loan Rates

Is your vehicle financed at another financial institution at a higher rate than what we offer? Did you know you can refinance that car loan to SCU and save money?

For just a \$10 lien fee you can bring your car loan to SCU and enjoy the benefit of a lower rate and payroll deduction.

Purchasing a new (or used) vehicle? Contact us for preapproval.

Our best rate for a new vehicle is 2.74% APR but if you qualify for a lower rate elsewhere we might be able to match that offered rate.

View all our rates on our website - www.service-cu.com/pages/loanrates.html

Call us today at (920) 433-1784 for more information!

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This credit union is federally insured by the NCUA.

NMLS#401514

Watch for Spring Home equity loan special

Watch our website for a great Home Equity loan special coming in March! We will offer a great rate of 2.99% APR** on our closed end home equity loans. Complete spring improvements projects, purchase a vehicle or consolidate debt. Call Mary or Nicole at (920) 433-1784 for more information.

APR = Annual Percentage Rate. Membership eligibility required. *Minimum loan amount is 10,000. Members wishing to refinance existing SCU loans must add at least \$10,000 new money to qualify for the special rate. Loan maximum is \$200,000. Rate subject to change without notice. Rate based on 70% LTV. Closing fees start at \$131.

College tuition the “Smart” Way

Looking for a way to pay tuition for the second semester? The Service Credit Union Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between federal loans and the cost of your education expenses.

The Smart Option Student Loan features and benefits:

- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Multiple in-school repayment options available
- Borrower benefits available – like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- Fast Online Application. The easy-to-complete application takes about 15 minutes. It's quick and easy.
- No prepayment penalty.

To learn more or to apply, visit our website at www.service-cu.com and click on the Sallie Mae graphic on the left side of the page.

*We are compensated for the referral of Smart Option Student Loan customers.

Children’s Miracle Network Chain of Hearts

Once again, February marks the month that SCU will join Wisconsin credit unions statewide to raise funds for the Children’s Miracle Network by selling links to our Chain of Hearts. All funds raised will be sent to Children’s Hospital—Fox Valley. These funds enable the hospital to purchase equipment, do research or hire more professionals to find cures for children’s ailments.

Credit Unions are the third largest U.S. sponsor of the Children's Hospitals (behind Walmart and Costco). Last year, the Wisconsin Credit Union system raised a little over a half-million dollars!

Links can be purchased for \$1 or more. Stop in our office or email us to authorize a withdrawal from your account. Checks should be made out to **Children’s Hospital and Health System Foundation**. Donations will be accepted through February 27th, 2015.

eStatements

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 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!