

DECEMBER 2017

84th Annual Meeting Notice and Invite

The SCU 84th Annual Meeting will be held the evening of **Tuesday, March 27th, 2018**, in the WPS downtown Green Bay offices. 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:

Kristy Kaye Marcia Thompson

Mike Kielman is retiring from the Board but a replacement candidate has not yet been named.

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.

Board changes

The staff and Board of Service Credit Union want to wish Director Mike Kielman best wishes as he retires from WPS and the SCU Board. Mike served on the Board for twelve years, many of those years as Vice-Chairperson. We appreciate the many hours he volunteered to attend Board and Committee meetings over the years and give him our best wishes for his future as a retiree.

Membership



Service Credit Union is here to serve you but did you know that your family members are also eligible for membership? This includes: spouses, parents, children, stepparents, stepchildren, grandparents, grandchildren, sisters, brothers, step-sisters, step-brothers, mother-in-law, father-in-law, sisters-in-law, and brothers-in-law.

We offer great rates on auto loans, personal loans and home equity loans. We finance everything from cars, trucks, snowmobiles, campers and boats to excavators and golf carts!

In addition to loans with great rates, we offer savings, checking (with ATM/debit card access), share certificates and holiday accounts.

If you are an active employee of WEC or WPS be sure to spread the word to your coworkers and family. If you are a retiree, encourage your family members to give us a call next time they make a vehicle purchase! Don't let them miss out on the great services you take advantage of!

Tell them to visit www.service-cu.com or to call Mary or Nicole at 920-433-1784 to find out how we can save them money!

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

WWW.SERVICE-CU.COM

SCUOFFIC@NETNET.NET

(920) 433-1784

Kristy Kaye, Chairman
Patrick Campshure, President
Nicole Fawcett, 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

Sallie Mae Smart Loans

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).

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 28th, 2018.

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 save 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!

Share Draft Accounts

Tired of the fees your bank is charging for your checking account? Switch to SCU! We offer basic checking with no monthly fees, 24/7 online access, debit cards, and overdraft protection options.

You have your savings here—why not have your checking here too?

Call 920-433-1784 today or stop in to discuss switching your checking to SCU.

Loan Rates

Don't forget to check with SCU first when you are purchasing a new or used auto! Rates are as low as 2.74% 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 payroll deduction biweekly.

Call Mary or Nicole 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.