

DECEMBER 2018

85th Annual Meeting Notice and Invite

The SCU 85th Annual Meeting will be held the evening of **Tuesday, March 26th, 2019**, 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 re-election to the Board:

Kristy Kaye

Sarah Mead

Holly Nerat

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.

Staffing changes

We're hiring! We currently have a position available for an Assistant Manager. Nicole has taken Pat's position as President with Pat's departure to take a job with Constellation Energy.

Pat served on our Board of Directors for many years before he became SCU President in January of 2016. We appreciate his dedication to the credit union and wish him the best of luck in his new job!

If you or someone you know is interested in the position please contact the credit union or check our website for more information!

Remember, the credit union is owned by you so this is not a WEC/WPS position.

Payroll transition and eStatements

While WEC has delayed their complete transition of their payroll system we are forging ahead to get all employees signed up for direct deposit. We had a great response to the information sent out and are so appreciative to those who have made the change.

That being said, we have another big favor to ask of all our members. We are really trying to encourage online banking usage and enrollment in eStatements. There is no fee to use the online banking system and it only requires a couple minutes of your time to enroll. Once enrolled, it takes a few minutes more to sign up for eStatements.

We currently have about 1200 credit union members. Most, if not all, now have transactions that require us to mail a monthly statement. Many of those can be sent through company mail but there is still the cost to print and sort those statements. That is money that can be better spent on improving services for you.

One benefit to online banking is that it gives you access to your account 24/7. If you are enrolled in eStatements they are archived for you to reference at a later date.

Please take a few moments to go to www.service-cu.com and enroll in online banking. If you have multiple accounts you will need to sign up for each account separately with a different login ID (you may use the same password).

Once enrolled, you click the Self Service tab and locate the link for eStatements. As always, if you have any questions please contact Mary or Nicole.

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
Nicole Fawcett, President
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, 2019.

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 **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 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

Savings Rates

We've increased our 365 day share certificate rate to 1.80% Annual Percentage Yield. Earn a little extra on the money you have in regular savings or bring funds to SCU to invest. Call today for more information.