



# SCU NEWS

DECEMBER 2019

## 86th Annual Meeting Notice and Invite

The SCU 86th Annual Meeting will be held on **Tuesday, March 31st, 2020**, in the WPS downtown Green Bay offices. There will be hors d'oeuvres and refreshments (soda, water, and coffee) served from 12:00 to 12:30 pm. The meeting will start at 12:30 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:

**Andy Summers      Brad Coenen      Brandon Gerlikowski**

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.**

## Unsecured Loan Special

Do you still have some lingering holiday debt on your credit card? Want to take a vacation to get away?

Apply for our unsecured (signature) loan and get a great rate as low as **7.50% APR\***

Borrow up to **\$5,000** with a maximum term of **36** months with low monthly payments.

Loans are approved same day or next. Call us today at (920) 433-1784 to apply or get more information.

\* Maximum loan amount is \$5000. Loan payments equal \$31.11 per \$1000 borrowed for 36 month term. Monthly payment of \$155.56 on \$5000 for 36 month term. Members wishing to refinance existing unsecured loans with SCU must add at least \$1000 new money to qualify for the rate. Loan amount may be reduced if member is using unsecured funds on another loan. Rates subject to change without notice. Your actual rate may be different. The interest rate listed assumes specific qualifications are met regarding credit history and debt to income ratios. To obtain a specific rate with your personal qualifications, please contact us. Membership eligibility required.

## CardValet for MasterCard Debit Card

Don't forget about our service CardValet. CardValet is our mobile phone application that lets you control how, when, and where your debit card can be used. You can turn your card off when not in use or if temporarily misplaced, set alerts to advise you when your card is used, and even set controls that limit where and for what amounts the card can be used. It's very easy to download the free app from the Apple app store or Google Play store and start using it. Register your card and set your preferences.

While you cannot transfer funds among your accounts with the app, you can use it for immediate access to account information. Balance information will be real time so you can accurately track your transactions.

Download the free app today! Mary and Nicole would be happy to help you with any questions you have with set up and use.

## Assistant Manager position open

We are currently looking to fill the full time position of Assistant Manager here at SCU. Responsibilities include processing deposits/payments and loans, preparing the newsletter and other marketing materials, maintaining collection records and supervising all credit union functions. In addition, the Manager would assume the responsibilities of the President in her absence.

If you or someone you know has some banking background and would be interested, please submit a resume to nfwcett@netnet.net.

**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*  
*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

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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](http://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

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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, 2020.

## Share Draft Accounts

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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

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Don't forget to check with SCU first when you are purchasing a new or used auto! Rates are as low as **3.24% 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 with member providing proof of rate eligible elsewhere.

## Member referrals

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If you have a family member or coworker who is eligible for membership please encourage them to contact us. We exclusively serve WEC/WPS employees, contractors, and their immediate family members. We would love to have you share the benefits of SCU membership with others.

Have them visit our website at [service-cu.com](http://service-cu.com) for more information or they can call Mary or Nicole at 920-433-1484.