

SEPTEMBER 2021

SERVICE CREDIT UNION
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Open Monday—Friday
8:00am—4:00pm

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Refinance while rates are low!



If you aren't in the market for a new vehicle, maybe it's time to save money on your current vehicle.

Did you know you can refinance your auto loan from another institution to SCU for a better rate?

We are offering rates as low as **1.99% APR** for New or Used vehicles (2016 and newer). Let us help you save money by refinancing a loan you have elsewhere.

We can also finance the purchase of your next camper, boat, snowmobile, motorcycle, UTV, car or truck and process the paperwork same day or next.

Call us today for more information.

*APR=Annual Percentage Rate. Rates subject to change without notice. Actual rate determined by credit score. Vehicle loan terms determined by the value of collateral. We will "Rate Match" up to a maximum of .75% below the current eligible rate with member providing proof of rate eligible elsewhere. Payment for 1.99% APR is \$14.75/\$1000 borrowed. Members wishing to refinance an existing SCU loan that is at a higher rate will need to pay a refinance fee of \$50.

Share Draft (Checking) Accounts

Enjoy the convenience of having your savings and checking in one place. Easily transfer funds between SCU accounts online or with your debit card at an ATM. Take advantage of the following benefits:

- No monthly service charges
- No minimum balance required
- ATM/Debit card available
- Overdraft Protection available
- Direct deposit and payroll deduction accepted but not required
- Free access to *ServiceCU Online*
- CardValet app which allows you to track usage and turn your card on/off

*Membership eligibility required. \$100 required to open account in addition to \$5 balance in regular share account.

Debt consolidation

SCU offers unsecured loans up to \$5000 for debt consolidation, vacation expense, and more. No collateral required!

Don't keep a balance on a high interest rate credit card. We can process a loan same day or next and you can be on your way to paying off that balance at a rate as low as **5.99% APR**.*



*\$5000 for 36 month term yields a payment of \$152.09/mo. or \$77/pay biweekly. Rate is determined by your credit score. Available amount reduced by any unsecured funds used with other loans.

We're now on Facebook!



Want to keep up with the latest news at SCU? Like and Follow us on Facebook.

www.facebook.com/ServiceCreditUnion1934

Home equity loans

SCU offers two types of home equity loans. Let your home's equity work for you to finance education or vacation expense, consolidate credit card debt, or use for home improvements.

Open a Home Equity Line of Credit (HELOC) and funds will be available to you as needed. Payments are adjusted based on the balance owed. Call for current rates.

Another option is a closed-end Home equity loan. You borrow a set amount and pay it back on a ten or fifteen year repayment period.

With closing costs as low as \$300 you can't pass up this opportunity.

Call Nicole (NMLS# 461419) to discuss what option would work best for your situation. Visit www.service-cu.com/rates/ for current rates and terms.

*Membership eligibility required. Value determined by tax valuation. Member pays all closing fees. 80% LTV maximum on closed-end; 70% LTV on line of credit.

Spread the word



If you are a current WEC/WPS employee we are asking you to spread the word about Service Credit Union. Because we are here to serve you and your families exclusively our growth is limited.

Since we have moved to the WPS Service Center we have met long term employees that didn't know we existed! Imagine that!

Next time you are chatting with a co-worker (no matter what location you work at) please mention the credit union and what we offer. We would love to meet them and help them save money on a vehicle or for the future.

Any member can spread the word to their family members. Tell your sister or brother, son or daughter. Tell Grandma!

We offer great rates and services in a fast, friendly manner. When you call SCU you get a person, not a prompt.

Holiday Account Disbursement

Holiday account funds are available for you to spend!

Most members received a transfer to their regular savings account while others received a check by request.

The rate for the new Holiday term is .25% APY with a maximum deposit of \$10,000.

There is an early withdrawal fee of \$25 for each withdrawal before the 2022 disbursement on September 30th.

Automatic deposits will continue unless we are notified.

If you don't have an account and are interested in starting one, contact us for the proper paperwork. Funds can be used for taxes, vacation or anything else.

With automatic deposits it's always nice to see how much accumulates at the end of the term.

Holiday closings

We will be closed on

November 25th-26th, 2021

December 24th, 2021

December 31st, 2021—noon

Enjoy your holidays with friends and family!

