

DECEMBER 2021

SERVICE CREDIT UNION
2850 S. ASHLAND AVE.
GREEN BAY, WI 54304-5304

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(920) 433-1784

Kristy Kaye, Chairperson
Nicole Fawcett, President
Kim Andersen, Asst. Mgr.

Open Monday—Friday
8:00am—4:00pm

Rates expected to increase next year



If you've been putting off buying or refinancing your vehicle or home—don't wait any longer. The Federal Reserve has indicated that rates will increase next year.

We are offering rates as low as **1.99% APR*** for New or Used vehicles (2017 and newer). Let us help you save money by refinancing a loan you have elsewhere.


If you owe under \$200K and have 15 years or less on your mortgage, we can refinance that to SCU as well with low closing costs.

Call us today for more information—920-433-1784.

*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.

ATM users

We have always encouraged our local members with share draft (checking) accounts to use the fee-free ATMs at Kwik Trip and Grand Central Stations. However, Grand Central Stations have recently come under new ownership and their machines now charge a fee.

Our debit card users can go to <https://www.allianceone.coop/> to find fee-free ATMs in our network for their service area. Any location with this logo  (Cirrus) has an ATM that will not charge our members a fee.

Of course, you can always get cash back without a fee when making a purchase and using your PIN.

Don't let someone charge you to get your money.

Paying too many fees at your bank for your checking? Inquire today about our share draft program.

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This credit union is federally insured by the NCUA.

NMLS #401514

Nicole Fawcett NMLS#—461419

Now Hiring—Part Time Member Service Rep

We are seeking an energetic, self-motivated individual to join our team as a Member Service Representative 20 to 25 hours per week

Responsibilities:

- Accept member deposits, loan payments and withdrawal requests and record them in the member's account.
- Accurately open and close memberships as needed.
- Analyze requests for installment and unsecured loans, prepare appropriate forms, disburse funds and maintain loan files.

Qualifications:

- Ability to prioritize and multitask
- Strong computer skills (Excel, Word)
- Excellent written and verbal communication skills
- Prior experience in a financial institution preferred.
- Must be available to occasionally work full-time to cover vacations

Schedule would be between 8am—4 pm. No nights or weekends. Starting wage is \$15-\$18/hr.

Please send resume to nicole@service-cu.com.

Once a member, always a member

With many retirements occurring around the end of the year, we are often asked if accounts can be kept open if someone is no longer employed at WEC/WPS. The answer—of course! Once a member, always a member. This also applies if you leave employment at WEC/WPS for another company.

Some may say that we are not as convenient once they are no longer employed by the company.

My first answer to that has been that savings isn't supposed to be convenient. If your savings is at the same place as your checking, it makes it way too easy to transfer funds and spend your savings. Out of sight, out of mind. You would be surprised how much you can save if you put away a little every month automatically and don't check your balance daily.

My second answer is that with today's technology, we can make it convenient. We have the ability to auto withdraw from an account elsewhere for savings or loan payments. Loan documents can now be signed electronically for faster processing.

We have a lot to offer with little to no fees.

- We have online banking if you want to check your balance daily.
- When you call, we don't have an automated system—you get a person right away who can answer your questions.
- Loan requests are processed same day or next with a great, competitive rate.
- We are here exclusively for employees, retirees and their families. No one else can get our rates with fast, friendly service.

So, if you haven't used your account in awhile or plan to retire soon, please reconsider your account here. Let us continue to serve you and pass the word along to your eligible family members.

We look forward to hearing from you soon!

Payable on Death Beneficiaries

In 2022, we plan to audit our account records to encourage members with no joint owner to list a Payable on Death beneficiary.

Members who opened accounts in the past few years were encouraged to designate a POD beneficiary right away.

What is the benefit of listing a POD? Well, in the event of your death, the POD(s) just needs to provide proof of death and a valid legal form of ID to claim the funds. The account does not go into probate as the money goes directly to the beneficiary, making it easier on your family and the credit union.

Adding beneficiaries involves signing a new Account Ownership agreement, which can be mailed to your for your signature.

Feel free to contact us if you are interested in adding/ changing a beneficiary.

88th Annual Meeting

The 88th Annual meeting for Service Credit Union will be held virtually Tuesday, March 29th, 2022.

Please plan to join us for the recap of 2021 financials, election of Directors, and door prize give-a-ways.

Further information will be provided in February when invitations are mailed.

Change in Directors

We would like to Thank Andy Summers for the more than 30 years he volunteered on our Board of Directors, many of them as Secretary.

Andy retired from WPS 12 years ago but continued to support the credit union.

We wish him the best as he can now enjoy life fully retired.

Ted Prosser will be appointed to replace Andy on the Board. Ted has been employed with WPS in various gas engineering positions since 1991.

We thank Ted for joining the Board and volunteering his time.



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