

MARCH 2023

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

[WWW.SERVICE-CU.COM](http://WWW.SERVICE-CU.COM)

[Nicole@service-cu.com](mailto:Nicole@service-cu.com)  
[Kim@service-cu.com](mailto:Kim@service-cu.com)  
[Jane@service-cu.com](mailto:Jane@service-cu.com)

(920) 433-1784

*Kristy Kaye, Chairperson*  
*Nicole Fawcett, President*  
*Kim Andersen, Asst. Mgr.*  
*Jane Pluff, Member Service Rep.*

Open Monday—Friday  
8:00am—4:00pm

## 89th Annual Meeting

The 89th Annual Meeting was held virtually Tuesday, March 28th. Brad Coenen, Brandon Gerlikowski and Ted Prosser are up for re-election.

We recapped the challenges and successes of 2022 and what we are looking forward to this year. "Attendees" were eligible for a gift card drawing.

Please consider attending next year as this will be our 90th anniversary. The plan is to hold this meeting in person to celebrate our 90 years. Take this opportunity as a member/owner to give your input into how decisions are made at the credit union and to celebrate our past successes. Plans to be announced.

## A New Processing System is Coming!

In effort to better serve our members/owners, we will be switching our operating system from Fiserv to ShareTec in September of this year.

We have started to do the preliminary informational meetings with ShareTec to be geared up for the switch.

A few areas that will affect our members directly will be:

- \*The need to re-enroll for on-line banking / eStatements

- \*Issuing new debit cards

- \*Sign up for the new Mobile App; a new feature with ShareTec

More information will be sent to you as we get closer to the switch.

We anticipate minimal interruptions to our day to day operations but be aware there may be some.

## Update Personal Information



As more members sign up for on-line banking and eStatements, we have noticed that there is a need to revisit what information you may have on file here.

With the new system coming, everyone will need to re-enroll for on-line banking and eStatements so updating your personal information now will help make that transition a bit smoother. Email, call us or stop in to make any changes to your address, phone number, email or if you wish to add any POD to your accounts.

By having more members enrolling for eStatements, we are hoping to avoid implementing a fee for paper statements; as many other financial institutions do. Saving us money saves you money. Enroll today!

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This credit union is federally insured by the NCUA.

NMLS#401514



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## Spring is Home Improvement Project Time

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So you've refinanced your mortgage to a great low rate and now you need money to do some spring projects? Check into how to use the equity in your home to complete your home improvements.

If you don't have a need for the funds at this time but would like to have money available in an emergency, you can open the HELOC and only use it when you need it.

Give Nicole a call or stop in and see us for more information about terms, rates, and fees.



## Rates

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As the Federal Government continues to raise its rates, now would be a good time to lock in at our current rates to purchase that new / new-to-you vehicle, that long wanted camper or that new boat.

For qualifying members, our rates for new or used vehicles, campers or boats are as low as 5.24% APR\* for 60 months and 5.49% APR\* for 72 months.

Give us a call or stop in to see what we can do for you. Don't wait—rates are expected to keep increasing!

\*Annual Percentage Rate. Membership eligibility required. Actual rate determined by credit score. Vehicle loan terms determined by the value of the collateral using NADA guides. We will "Rate Match" up to a maximum of .75% below the current eligible rate with member providing proof of rate eligible elsewhere.

## Refer family/WEC coworkers

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Please remember that we are here exclusively to serve WEC employees, retirees, and their immediate family members. Please consider referring these people for membership. We would love to give low loan rates and awesome service to those you know.

Also, remember to call us first for your loans. We would love to meet or beat a competitor's rate.

## Associate Board Director

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Are you interested in joining our Board of Directors? We have seven members and are open to having at least two Associate Directors. This position is volunteer and does not have voting rights at meetings. Associates should be willing and ready to step in and fill a Board vacancy in the future.

It is a great way to participate in discussions on how your credit union is run.

Email [Nicole@service-cu.com](mailto:Nicole@service-cu.com) or stop in to discuss further.