



JUNE 2017

For Members Only

SUMMER IS HERE! TIME FOR FUN!!



“CHIP” Cards are here!!!

Service 1st Credit Union is now issuing “chipped” cards for their credit and debit cards. These cards are being required for all electronic transactions and will both be phased-in during 2017. They will function in the same manner except the customer will be required to leave the card in the reader while the transaction is completed. According to experts, the “chip processor” embedded in the card will greatly reduce the amount of fraud that is occurring throughout the country. Cards will continue to have a “mag-stripe” which can be used with non-chip enabled machines. These cards will initially be provided at no cost to the member.

You will receive a pin mailer about one week after the card arrives and you can use the pin issued or call to reset your pin. With the debit cards, you can also come into the credit union to have it re-pinned. If you need more information when your card arrives, please contact the credit union.



Sign up for E-Statements

Go to our web-site, s1cu.org, click on “links” and choose E-Statements to enroll. At the end of each month, enrolled members will receive notice by e-mail that their E-Statement is ready to view. E-Statements are available within 2 business days from the end of each month!

By signing up, you have additional security and help the credit union cut paper and mailing expenses.

In addition, we have linked the images of each share draft (actual check) written, so that the members will have the ability to “click” the share draft number, (directly from their E-Statement), and view a front and back image of the item that cleared.

Don't delay! Sign up for this great new service today.

YOUR PRIVACY IS IMPORTANT !

The enclosed privacy notice explains how Service 1st Credit Union will collect, use, and safeguard your personal financial information. If you have any questions regarding the privacy of your financial information, please contact us:

1-800-416-9656

Or

903-457-4686



2017 Remaining Holiday Schedule

JULY 4TH	INDEPENDENCE DAY	CLOSED
SEPT 4TH	LABOR DAY	CLOSED
NOV 10TH	VETERANS DAY OBSERVED	CLOSED
NOV 23RD	THANKSGIVING	CLOSED
NOV 24TH	FRIDAY DRIVE UP ONLY	9AM-1PM
DEC 25TH	CHRISTMAS DAY	CLOSED

IMPORTANT NOTICE REGARDING LOAN CREDIT INSURANCE

For members insured with Loan Credit Insurance, coverage terminates the last day of the month in which you reach the maximum age of 70 for Credit Life and 66 for Credit Disability.

Membership "Payroll Frequency" Notification Alert

Any members that have loan payments made through payroll deduction should contact the credit union, if their payroll frequency changes or their employer changes to insure that no payroll deductions are missed.

Scam Alerts!!!

In an ongoing effort to combat identity theft, the NCUA wants to remind all credit union members of the fraudulent e-mail schemes that are circulating. Several of these scams known as "PHISHING" have been circulating recently. "Phishing" is a high-tech scam where e-mails or text messages are sent to consumers falsely claiming to be a legitimate company, in an attempt to obtain non-public personal information. NCUA wants to assure credit union members that federal agencies do not use e-mail or text messaging as a means of communicating requests for sensitive personal information such as account numbers, date of birth, or social security numbers.

Also, BEWARE of emails, Facebook posts or texts that offer you MONEY if you will deposit checks sent to your account and then request that you wire most of the funds back by using Western Union. The checks are returned as counterfeit and YOU are left holding the bag!!! And . . . Finally, please make sure that your computers and laptops are protected from Ransomware. With Ransomware, a virus locks your computer and then, you can only access your information after you pay money (and lots of it) to regain control of your computer!

FINANCIAL RECORDS

Texas Finance Code, Section 91.315 states that documents related to the credit union's finances and management be made available to the credit union membership. These documents include the balance sheet, income statement, annual audit, IRS 990 form, and the Board policy regarding access to bylaws, articles of incorporation, rules, guidelines and policies.



Mortgage Loan Program

*Purchase Money and/or Re-Finance Options
Fixed Rate Mortgage Loans*

Service 1st Credit Union is now offering "in-house" fixed rate mortgage loans. This program offers mortgages with 10, 15, 20, 25 or 30 year amortizations and very low up-front costs. All servicing is retained locally and our rates are competitive with local long term fixed rates. If you are purchasing a new home or looking for a possible re-finance of your existing home, please give us a call to see if our mortgage product is right for you.

**Service 1st Credit Union
Together we're building tomorrow!!**

