



# For Members Only

## HAPPY NEW YEAR!!!

### Annual Meeting

The 64th Annual Membership Meeting for Service 1st Credit Union will be held on Thursday, January 24, 2019, at 5:00 p.m. at the L3 Recreation Hall located at 10001 Jack Finney Blvd., Greenville, Texas.

Primary members attending the meeting will vote on three (3) positions for the Board of Directors. The 3-year terms of Mike Andreola, Fred Hite and Truett Hanner are up for election. The nominating committee met in October and the following names will be included for nomination:



- Mike Andreola (incumbent)
- Fred Hite (incumbent)
- Truett Hanner (incumbent)
- Cedric Barksdale
- Jeff Driggers
- Monnica Rose



Additional nominations may be made from the floor. Cash drawings will be held at the conclusion of the meeting. For directions to the Rec Hall at L-3, please call 903-457-4686.



*Christmas loans are available through January 31, 2019. Contact the credit union for details!*

### Financing Rates at all time lows!!

Now is the time to take advantage of Service 1st Credit Union's low auto loan rates!!  
With rates as low as **2.00% FOR 58 MONTHS** or...  
**2.75% for 70 months** on all new vehicle purchases and ...  
**rates as low as 4.00% for 70 MONTHS on pre-owned vehicles from 2016.**



**CALL A LOAN OFFICER OR MEMBER SERVICES REPRESENTATIVE TODAY FOR ALL THE DETAILS.**

### Payroll Frequency Change??

Please notify the credit union if your payroll frequency changes so none of your deductions are missed !!!

## DORMANT ACCOUNTS

Members are sent a notification if accounts have had no activity for 1 year. If no response is received in the form of a transaction, the credit union is required to send all funds to the State of Texas that have had no activity for three years. The account will then be closed and membership rights cancelled.

## 2019 Holiday Schedule

Jan 1st	New Year's Day	Closed
Jan 21st	Martin Luther King Day	Closed
Feb 18th	President's Day	Closed
May 27th	Memorial Day	Closed
July 4th	Independence Day	Closed
Sept. 2nd	Labor Day	Closed
Oct 14th	Columbus Day	Closed
Nov. 11th	Veterans Day	Closed
Nov. 28th	Thanksgiving Day	Closed
Nov. 29th	Drive Up Only	9 am - 1 pm
Dec. 24th	Drive Up Only	9 am - 1 pm
Dec. 25th	Christmas Day	Closed
Dec. 31st	Drive Up Only	9 am - 1 pm

## GAP INSURANCE

Service 1st Credit Union offers GAP (Guaranteed Asset Protection) insurance coverage on new and used vehicles financed at the credit union.

GAP protects the member, in case of an accident, by paying off the remaining balance of a loan after insurance payment and reimburses the deductible up to \$1,000.00. With depreciation, it is not uncommon for there to be an outstanding balance remaining. GAP bridges the gap between normal vehicle insurance coverage and the payoff.

Stop by and get details on GAP from any lending specialist.

**Service 1st Credit Union**

**Where you make the choice**

## Sign up for E-Statements

To enroll, go to our web-site [s1cu.org](http://s1cu.org), click on "links" and choose E-Statements. At the end of each month, enrolled members will receive an e-mail notice 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.

Share draft images are available and can be selected and printed by clicking on the share draft number. You can view front and back images of share draft items that have cleared.

## Financial Records Notification

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 Board policies.

## 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.**

## SCAMS, PHISHING AND ID THEFT

DO NOT GIVE OUT YOUR PERSONAL INFORMATION (account numbers, social security number, date of birth, etc.) to anyone who attempts to obtain this information by email, text or telephone. The credit union will not contact you asking for this personal information as we already have this information. We may contact you for change of address information but please make sure that you are giving information to a credit union employee.