



SEPTEMBER 2017

For Members Only

~FALL, FLAGS AND FOOTBALL~



Mortgage Loan Program

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

In May 2016, Service 1st Credit Union began offering “in-house” fixed rate mortgage loans. This program offers mortgages with 15, 20, or 30 year amortizations and very low up-front costs. These loans provide our membership with a local option of financing their homes. 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, give us a call to see if our mortgage product is right for you. We want to help with what may be one of your family’s most important purchase decisions.

Service 1st Credit Union Together we’re building tomorrow!!



In this time of widespread internet usage, members should be especially aware of identity theft and potential fraud. Several of these scams, known as “PHISHING” have been circulating. “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. We are recently aware of a Phishing attempt where the website claims to be Paypal requesting personal information updates. This was NOT Paypal but a hacker attempting to obtain information to commit fraud. Do not give out this information unless you know for certain it is a trusted website or merchant.

Also, we want to assure credit union members that we DO NOT use e-mail or text messaging as a means of communicating requests for sensitive personal information. We already have that information and the credit union also uses “Falcon” to watch for possible fraud on credit and debit cards. If they contact you, they will identify themselves as the credit union and should only be verifying transactions.

Lastly, do not become a victim to Ransomware. Have a professional unlock your pc, not the perpetrator!



CHRISTMAS LOANS ARE BACK

Beginning September 29, 2017, and continuing through January 31, 2018...

Bring a new unwrapped toy valued at \$10.00 or greater and borrow up to \$2,500.00* for up to 1 year at 5% APR. Christmas loans without a toy will be at 6% APR**. The special rate of 5% APR** will only be offered through December 22, 2017, but you can still borrow up to \$2,500.00* at 6% APR** through the end of January 2018.**

* **Total unsecured debt at the credit union cannot exceed \$5,000.00 excluding your credit union MasterCard. All loans are subject to credit approval. Certain restrictions apply.**

** **APR = Annual Percentage Rate**



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 policies.

Remaining 2017 Holiday Schedule

Columbus Day
October 9, 2017 - closed

Veterans Day Observed
November 10, 2017 - closed

Thanksgiving Day
November 23, 2017 - closed
Special Hours:
November 24th - 9am to 1pm
Drive-up locations only

Christmas Day
December 25, 2017—closed

New Year's Day
January 1, 2018 - closed



ATM'S AND CHIP CARDS

Our three ATM's have been converted to chip-reader machines. When you insert the card, it will tell you to take out the card and re-insert it. But, once you have completed your transaction, please be sure to take your card with you!!!

We have had numerous cards brought into the credit union because honest people have found them in the machine. But we cannot promise that it will be returned, so PLEASE RETRIEVE YOUR CARD BEFORE YOU LEAVE!!!

Virtual Branch

We would like to thank you, our members, for your patience during the long process to correct the VB defects. It appears that everything has been corrected. If you have a problem, please hit the "refresh" button and all data should be there. If not, please contact us so we can review it with you.

NOTICE: As of August 31, 2017, Virtual Branch is requiring tighter security to access the website. Be sure that your browser (Internet Explorer, Firefox, Safari, etc.) has been updated so that you will continue to have access to your account information.

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Service 1st Credit Union
P. O. Box 8155
Greenville, Texas 75402
(903)457-4686

The credit union is incorporated under the laws of the State of Texas and is subject to regulatory oversight by the Texas Credit Union Department.

If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
(512)837-9236
www.cud.texas.gov

Loan Credit Insurance Important Notice

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