



# For Members Only

~FALL, FLAGS AND FOOTBALL~

# Thanks

Thank you, David, for 23 years of volunteer service to Service 1st Credit Union! David Roberts has decided to end his tenure on the Board of Directors and we want to express our gratitude to him for his dedication and strong leadership that has helped the credit union remain a service oriented, member-based, strong financial institution for the past 23 years. Jeanie Kerner has been appointed by the board to serve his remaining term.

### MASTERCARD CHANGES ARE COMING

For the past 27 years, the credit union has provided one of the best MasterCard programs available. With rates of 6% and 8% and limited fees, members have been afforded one of the "Best Bargains in Texas" with credit lines tailored to your needs. In order to continue offering our members this great service, it has been decided that we must move to a new processor. For those of you who currently have an S1CU credit card, you will keep the same rate with a very similar program or should you be interested, there will be other options such as rewards cards available to you.

As with any new program, there will be changes, but we will try our utmost to minimize those for you. This change will require changes in our cards, numbers, statements and outside customer service but we are working diligently to set up a program that meets your needs and we will be here to serve our cardholders as we do now. The conversion is set for late February so we will keep you updated. Please speak with any of our loan officers for information about our [Service 1st Credit Union MasterCard](#).



## CHRISTMAS LOANS ARE BACK

Beginning October 1, 2020, and continuing through January 31, 2021. . . .

**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 20, 2020, but you can still borrow up to \$2,500.00\* at 6% APR\*\* through the end of January 2021.**

\* 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



### COVID-19 UPDATE

Our plan is to re-open soon with normal hours of operation. At this time, we are still requiring face masks and are available by appointment, except the drive-through which is open regular hours. Once we are able to open, we will have social distancing markers as well as plastic shields to ensure the safety and health of our members and staff.

We understand that the current economic uncertainty is also affecting many of you. If you are experiencing a financial hardship due to Covid-19, please contact us to discuss potential options. Service 1st will continue to be here for you!

**WE APPRECIATE YOUR PATIENCE DURING THE CLOSURE OF OUR LOBBY.**

### 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 bylaws, Articles of Incorporation, rules, guidelines and policies.

## Remaining 2020 Holiday Schedule



**Columbus Day**  
October 12, 2020 - closed

**Veterans Day**  
November 10, 2020 - closed



**Thanksgiving Day**  
November 26, 2020 - closed  
**Special Hours:**  
November 27th - 9am to 1pm  
Drive-thru only

**Christmas Eve Special Hours:**  
9 am to 1 pm - Drive-thru only  
**Christmas Day**  
December 25, 2020 - closed



**New Year's Eve Special Hours**  
9 am to 1 pm - Drive-thru only  
**New Year's Day**  
January 1, 2021 - closed



10 REASONS IT IS A GREAT  
TIME TO PURCHASE OR  
REFINANCE YOUR HOME  
WITH SERVICE 1ST

- ◆ Minimum down payment as low as 5%
- ◆ No PMI insurance ever
- ◆ No Application fee
- ◆ No Points
- ◆ No Escrow required
- ◆ 7 year ARM or 10-30 year fixed rates
- ◆ Loans are not sold to investors, but are held and serviced at the Credit Union.
- ◆ Property must be in a county contiguous to Hunt or Hopkins County.
- ◆ Low Closing costs
- ◆ Quick Pre-Qualification answers



### ATM's

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!!!**

### **MOVING?????**

**Let us know if you have moved or changed your mailing address so that you continue to receive your statements, receipts or notices from the credit union.**

**AND EMAIL ADDRESS TOO**  
**Many notices and alerts from S1CU and Virtual Branch can be sent by email if we have a correct email address.**

**NETFLIX USERS**

**PAYPAL USERS**



**VENMO, DEBIT CARDS, CREDIT CARDS,  
ONLINE PURCHASES, TELEPHONE  
OR SOCIAL MEDIA OFFERS**



**SCAMS, SCAMS & MORE SCAMS!!!**

Unfortunately, each of us must be very careful about any confidential information including account numbers and social security numbers that we give out or divulge in social media sites. Netflix users are currently being notified that their card used for payment is being declined. Not so! Venmo and Door Dash fraudulent transactions abound. People are receiving emails requesting that they reset their email passwords as well as receiving offers of "found" money if you will only deposit a check and send them a portion back. When the check is returned you are left holding the bag and they have the money you sent them in good faith! Or you see an online offer for a product for only shipping and handling charges. Watch the other charges begin to mount on your card and they are not fraudulent because you authorized them with that free order!!! It's in the fine print! Your phone probably rings constantly with someone offering debt forgiveness, a better credit card rate, something for little or nothing. Beware! They just want your Information!!

**IT'S CALLED PHISHING**

