

How to Reach Us

614-836-0100 • www.firstcu.com

FirstConnect: 614-920-6300
AnyHour Loan: 800-495-0981
Fax: 614-836-4578



Lobby Hours

Monday - Thursday 9:00 am - 5:00 pm
Groveport Lobby 9:00 am - 4:30 pm
Friday 9:00 am - 6:00 pm
Reynoldsburg Lobby 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Drive Thru Hours

Monday - Thursday 8:30 am - 5:00 pm
Friday 8:30 am - 6:00 pm
Saturday 8:30 am - 1:00 pm

GROVEPORT

100 Main St • Groveport, Ohio 43125

GROVE CITY

Georgesville Square • 1660 Holt Rd • Columbus, OH 43228

REYNOLDSBURG

7610 E. Main St • Reynoldsburg, OH 43068

HILLIARD

2164 Hilliard Rome Rd • Hilliard, OH 43026

Nationwide Childrens Hospital (for hospital employees only)

255 Main St • Columbus, OH 43215

Phone: (614) 355-0590 • Fax: (614) 355-0595

Lobby Hours: 7:30 am - 4:00 pm (Monday - Friday)

ATM Services

Free ATMs are located at all branch locations.

FirstCU Online Account Access - www.firstcu.com

Account Information

Membership Account: To participate in member services, a minimum \$5.00 share savings account balance must be maintained for membership.

You must maintain a minimum daily balance of \$5.00 in your account each day to obtain the disclosed annual percentage yield.

Relationship Account: A \$5.00 monthly fee is assessed on accounts that have been opened more than 6 months with a balance lower than \$250 and no other relationships such as checking, loan, e-statements, or direct deposit on this account.

Dormant/Inactive Account: A \$5.00 monthly dormant fee is assessed on accounts that have had no activity other than dividends for two years. These accounts are transferred to the State of Ohio after five years of inactivity.

Charges: Usage charges apply to some services and are subject to change. A current Fees and Charges Schedule is available upon request.

Funds Availability: Some check deposits may not be available for immediate withdrawal. A disclosure of funds availability is available upon request.

Cash Withdrawals: Member cash transactions are limited to \$1,500 in currency. Larger amounts must be requested in advance.

Patriot Act

The purpose of the USA Patriot Act is to help protect you, your family and our country from terrorism by providing appropriate tools to intercept and obstruct terrorist acts. In compliance, the credit union verifies the identity of members and those doing business with us. These documents are required for all new accounts, for existing members who are adding an account, when adding a signatory to an account, when executing loan documents, and when doing business with us. We thank you for your understanding as we work to support these efforts to maintain the security of our country.

© The material in this publication is copyrighted by First Service Federal Credit Union. All rights reserved. Material may not be reproduced without written permission from First Service Federal Credit Union.



For work, travel and home, we make it easy to stay in touch with your money with these **FREE e-Services** at your fingertips!

FirstCU Online

BillPayer

Mobile Banking

e-Statements

Mobile Check Deposit

Stay Ahead of Fraudsters with these tips:
Never send personal or financial information through the mail; use strong passwords; and don't shop online with retailers that are unfamiliar to you.



Build your retirement nest egg with IRA deposits.

Your credit union offers an assortment of options including term share certificates, standard IRAs and Roth IRAs to build funds for your retirement years.

FirstChoice VIP Checking

Discover **Cash Rewards** and monthly dividends with **FirstChoice VIP Checking** plus no paper statement fees. Find more benefits of our premier checking account at our website www.firstcu.com under the Personal tab, visit any branch for details, or give us a call.

On approval with \$25 minimum to open.



Merchant Processing with no upfront cost.

Start for free and pay the same rate for every transaction. Sign up for our merchant processing services and start accepting credit card payments to *make your business grow*. To get started, contact Noah Snyder, Branch Operations Manager, at 614-920-6306 for details or email merchantservices@firstcu.com

GOOD NEWS

Fast & Easy Payment. Google Pay now joins Apple Pay and Samsung Pay for safe, fast and convenient merchant payment with your mobile device.

Cut The Clutter. Sign up for free e-statements.

Be Safe. If you suspect fraud on your account from an unknown transaction, report it immediately to the credit union. For more tips to help keep your accounts safe, go to Account and Fraud information at www.firstcu.com.

On-the-Go Account Access with Mobile Check Deposits. The *FirstCU Access app* will put balances, transactions, transfers, loans, deposits and more at your fingertips for anytime access. Find this free app at the App Store and Google Play.

\$10 Trivia Contest. Sign up at FirstCU.com for the CU Update and stay in touch with this free monthly e-newsletter plus a chance to be our next \$10 Trivia Contest winner.

Happenings is published to keep our members informed of the activities of their credit union and products and services available. Any advice offered here is for general guidance only.

All loans are on-approved-credit based on current lending criteria. Rates and terms are subject to change from the time of this publication. We suggest you consult your tax advisor for deductibility of home loan interest.

Dividends are subject to change by the Board of Directors. Call for current rates, fees and terms. Refer to **Your Share Account** membership brochure for specific rules and fees that govern First Service Accounts.

Programs, promotions and offers may be changed or withdrawn at any time.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS #412995

Happenings

APRIL 2024

A First Service Federal Credit Union Publication for the Financial Advantage of Its Membership

OPEN TO EVERYONE IN FRANKLIN, FAIRFIELD, DELAWARE, PICKAWAY, MADISON, MORROW, LICKING, AND UNION COUNTIES.

Inside this
issue:

Spring Home
Special

Visa 2%
Rewards
Card

Popular
Beaches

Love
Your Car Offer

Shopping
Discounts

Merchant
Services

TEEN CHECKING




LET'S GET STARTED

Your credit union will make it *easy for you* to get started on a lifetime of credit union services at your fingertips with a great checking account. Free online and automated services make this a premier Teen Checking Account. If you are between the ages of 14 and 17, *just bring a picture ID with your SSN card and qualified cosigner to any branch office and let's get started today!*

- ✓ No monthly maintenance fee
- ✓ No statement fee
- ✓ No minimum balance after opening
- ✓ Debit card convenience
- ✓ Online and Mobile Banking at your fingertips
- ✓ Free e-Statements and e-Alerts
- ✓ Transaction limit 20 per day
- ✓ Standard ATM fees

\$5 minimum to open a membership Share Savings Account with \$25 minimum to open Teen Checking. Debit card on approval with a \$500 daily limit. Federally Insured by NCUA



TAX DAY for individual tax filings is **April 15th** for both Federal & Ohio returns. Residents of other states should check with their State Department of Taxation. Free calculators are available at www.firstcu.com for your tax preparation assistance.

How Much Is the Average Tax Refund?
The average refund as of April 21, 2023, was \$2,753. If you are in line for a return, plan now to spend it wisely or save toward your retirement.

OFFICES WILL BE CLOSED:

Memorial Day
Monday, May 27th

Juneteenth
Wednesday, June 19th

FirstCU Online, Mobile Banking, FirstConnect, BillPay, Debit Cards and our ATMs will be available.

VISA[®]

PLATINUM REWARDS CARD



NOW EARN 2% CU REWARDS for your everyday purchases with a First Service VISA Platinum Rewards Card!

Accumulate points to redeem for travel and merchandise *plus* these great benefits:

- Great introductory rate
- No annual fee
- Earn 2 points for every net \$1 spent
- No caps or limits on the points you can earn
- Take five years to redeem your points
- VISA e-Statements are available

For Platinum Rewards Card details, go to www.firstcu.com LENDING and see where your points can take you.



Add value to your checking account.

*Do you dine out? Travel?
Enjoy shopping discounts?
Buy prescriptions? Wear glasses?
Have phone protection or an internet plan?*

Now you can save money on what you're already paying when you step up to a better checking account with FirstChoice VIP and Platinum Checking benefits. Go to **CHECKING Plus** at www.firstcu.com or visit a branch near you to check out the everyday savings you may be missing!



*Subject to the terms and conditions detailed in the Guide to Benefits. Merchants and offers are subject to change without prior notice. Insurance products are not a share, not federally insured, not an obligation or guaranteed by the credit union, its affiliates or any government agency. All First Service checking accounts are on approval with a \$25 minimum to open and are Federally Insured by NCUA.



FIRST SERVICE FOUNDATION SCHOLARSHIP

Time is running out. Apply by April 30th!

If you are graduating from high school this year and plan to attend college during the 2024-2025 academic year, we encourage you to apply for a \$2,000 First Service Foundation scholarship. You can pick up an application at any First Service office or find at www.firstcu.com. Please read the information carefully for guidelines and eligibility requirements. *The deadline for submitting your application is Tuesday, April 30, 2024 with two scholarships being awarded this year.*

Annual Meeting & Election Announcement

First Service invites you to attend the Annual Membership Meeting:

New Date Thursday, May 30th at 6:00 PM
New Location Madison Township Community Center
4575 Madison Lane, Groveport, OH 43125

Two incumbent members, Jim Kozelek and David Poe will run unopposed for election to three year terms, along with Brian Thompson who will run for an unexpired one year term. Members age 18 and over, who are in good standing, are invited to attend this meeting for presentation of the 2023 financial reports. Your Board, Management and Staff take this opportunity to thank you, our members, for your support throughout the past year.

According to the Bylaws, nominees are elected by acclamation with no nominations from the floor.

Saver Stories

"I saved \$93 on my husband's prescriptions using the BaZing Health Savings Card! It would have cost us \$134, but instead we only paid \$41." ~Tonya

"I LOVE that my checking account covers my family's phones for breakage. It saves us at least \$240 a year!" ~Angie

"The Cell Phone Protection Plan covered damage to my phone for \$800. That would have been out of my pocket without my FirstChoice VIP Checking." ~Jack

"The Platinum Checking helped me save \$360 a year on my internet bill! With the Billshark feature, I gave them my bill and they negotiated it for me! ~Heather



Spring Home Improvement Loan BUILT FOR YOU

Enjoy your home even more this spring while you improve its value by completing your home projects with a low fixed monthly payment and no application fee.

GET YOUR PROJECTS STARTED

Update Windows • Add a Patio • Improve Landscaping

- Up to \$10,000 Available with a Fixed Rate • Repayment Terms to 10 Years
- Fixed Monthly Payment • No Application Fee

8.99% Rate • 9.28% APR

Payment example based on a credit score of 660: a loan of \$10,124 including processing fee and repayment terms of 120 months, would have an approximate monthly payment of \$128.81 and total payments of \$15,456.21.

HOME EQUITY LOANS ARE AVAILABLE FOR LARGER PROJECTS ALONG WITH MORTGAGES FOR PURCHASING AND REFINANCING.

For questions on these home loans, please contact 614-836-0100.

All loans on approved credit with qualified real estate and income verification. We suggest you consult your tax advisor about the deductibility of home loan interest. Property insurance must be maintained. Plans, rates and terms may be changed or withdrawn at any time.

We Do Business in Accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. NMLS #412995



SPRING SAVINGS



Love Your Car and Love Your Loan with a better deal on your auto loan.

Drive into spring with up to \$500 in your wallet when you refinance your current auto loan from another lender to First Service before April 30th *plus* enjoy the added benefit of 90 days to your first payment.

- 1% Cash Back up to \$500
- Easy to Budget Fixed Monthly Payments
- Fixed Rate as low as 6.24%
- 6.40% APR
- Repayment Terms to 72 Months
- 90 Days to First Payment
- Discounted Processing Fee of \$99 with FirstChoice VIP Checking

Apply Anytime Online at firstcu.com
At Any Branch Office
By Phone at 614-836-0100
AnyHour at 800-495-0981

All loans on approved credit with qualified collateral. Offer does not apply to loans already financed by First Service. Rates may vary according to credit qualifications. Other rates and terms may also be available. No other discounts apply. \$124 loan processing fee reduced to \$99 with FirstChoice Checking. Auto loan payment example for a loan of \$20,099 including discounted processing fee, based on a credit score of 710 or higher with a fixed rate of 6.24% and term of 72 months, would have a 6.40% APR and monthly payments of \$338.85 with total payments of \$24,396.96. Earn \$10 per \$1,000 cash back up to a maximum of \$500.00 on the balance financed. Interest will accrue during the 90 days of deferred payments. Deferred payments may not exceed 90 days. \$5.00 minimum required to open a Membership Share Account with \$25 minimum to open FirstChoice VIP Checking. Federally Insured by NCUA.



First Service offers a vacation loan to take you where you want to go. With a fixed rate and affordable terms, we can help make this your best vacation ever! Details can be found in Special Offers at www.firstcu.com.

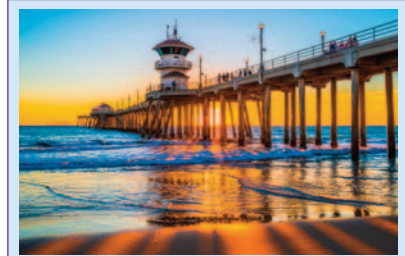
Apply online, in any branch or call 614-836-0100 today for assistance.

All loans on approved credit.



Vacation Reminder

Our debit and credit cards have security monitoring for your account protection. As you are making vacation plans, let us know when you will be traveling so we can authorize use of your cards wherever you travel.



5 MOST POPULAR Beaches in the US

Published by Newsweek magazine

- #1 Huntington Beach 19 mil annual visitors, is called Surf City for good reason with its curving shoreline and great surfing.
- #2 Panama City Beach 19 mil visitors, offers white sand and calm, clear waters.
- #3 St. Petersburg Beach 15 mil visitors, award winning sandy beach affectionately called St. Pete Beach.
- #4 Myrtle Beach 11 mil visitors, features 60 miles of coastline, white sand and great golf.
- #5 Rehoboth Beach, 10.4 mil visitors, is famous for its clean shoreline and boardwalk.



TAKE CONTROL of Your Debit & Credit Cards



Find the **free 1stCU Visa app** at the App Store and at Google Play to help keep your cards secure. The app also provides you balance, transaction and payment features along with a transaction notification for added security when either your credit or debit card is used. This gives you the protection to turn your card **off** if you suspect fraudulent activity on your cards or if a card is lost or stolen.

**MORE SAVINGS.
MORE POSSIBILITIES.**



♥ Love My Credit Union exclusive member-only rewards on a variety of products and services including TurboTax and H&R Block discounts can be found at **Love My Credit Union** in **Special Offers** at www.firstcu.com.



Love My Credit Union®
rewards