

Happenings

APRIL 2025

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.

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\$2,000
Foundation
Scholarship

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1% Cash
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DRIVE INTO SPRING AUTO SAVINGS!



Drive into spring with up to \$1,000 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!

- 2% Cash Back up to a maximum of \$1,000 • Easy to Budget Fixed Monthly Payments
- Fixed Rate from 5.99% • 6.17% APR • Terms to 66 Months • 90 Days to First Payment
- Discounted Processing Fee of \$99 with FirstChoice VIP Checking

Apply Anytime Online at www.firstcu.com • In Person at Any Branch Office
By Phone at (614) 836-0100

All loans on approved credit with qualified collateral. Offer does not apply to loans already financed by First Service. Other rates and terms may also be available. Current rates, terms and offers are subject to change or withdrawal at any time. Rates may vary according to credit qualifications. No other discounts apply. \$124 loan processing fee reduced to \$99 with FirstChoice VIP 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 5.99% and term of 66 months, would have a 6.17% APR and monthly payments of \$361.76 with total payments of \$23,876.00. Earn \$20 per \$1,000 cash back up to a maximum of \$1,000.00 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.

Stay Ahead of Fraudsters with these tips:

**Never give anyone your Account Number
by phone, text or e-mail!**

If a credit union staff member or our security calls, we already have it. Do not send personal or financial information through the mail, always use strong passwords, and don't shop online with retailers that are unfamiliar to you. Find more tips at www.firstcu.com under "Stay Connected" at Accounts & Fraud.

CLOSED

Memorial Day
Monday, May 26th
Juneteenth
Thursday, June 19th

We will be open the day following each of these holidays.
FirstCU Online, Mobile Banking, FirstConnect, Debit Cards,
BillPayer and ATMs will be available.



Tax Time!

Tax Day for individual tax filings is April 15th for both Federal and State of Ohio returns this year. First Service offers a Tax Time Loan to simplify this process for you. Apply in person at any branch, online or by phone. Free Financial Calculators are available at www.firstcu.com for your tax preparation.



FIRST SERVICE FOUNDATION SCHOLARSHIP

Apply by April 30th!

If you live within our community and are graduating from high school this year, we invite you to apply for a \$2,000 First Service Foundation scholarship if you plan to attend college during the 2025-2026 academic year. Pick up an application at any First Service office or print at www.firstcu.com under "About Us" in First Service Foundation. Please read the information for guidelines and eligibility requirements carefully. **The deadline for receiving applications is Wednesday, April 30, 2025 with two scholarships awarded this year.**

Annual Meeting & Election Announcement

Thursday, May 29th at 6:00 PM
Madison Township Community Center
4575 Madison Lane, Groveport, OH 43125

The Nominating Committee has announced that three incumbents are running unopposed this year for election to three year terms; John Leibold, Gena Perkins and Brian Thompson. Members age 18 and over, with membership in good standing, are invited to attend this meeting for presentation of the 2024 financial reports and annual elections. 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.



Receive 1% Cash Back for balances transferred from other lenders

STEP UP TO A FIRST SERVICE **VISA**

with several VISA card options for your everyday purchasing at a 3.99% APR Introductory Rate along with **1% cash back up to \$250 for balances transferred from other lenders as a thank you for opening your VISA card account with First Service.***

In addition to the low introductory rate, you'll enjoy:

- ✓ **No Balance Transfer Fee**
for the first three billing cycles after opening
- ✓ **No Annual Card Fee**
- ✓ **No Application Fee**

Simply transfer your higher rate credit card balances to your new First Service **VISA** and pay down the balances even faster with a **LOW INTRODUCTORY 3.99% APR** for the first 12 billing cycles on purchases, balance transfers and cash advances. After the first 12 billing cycles from the time your **VISA** account is open, your balance will revert to a variable rate, currently 12.24% to 17.99% APR.

Special Cash Back Offer: Cash Back of \$10 per \$1,000 is paid up to \$250 on balances transferred from other lenders during the first three months after your card is opened. Offer does not apply to loans already financed by First Service.

Find card options and additional card information at www.firstcu.com under the **Lending** tab.

*All loans on approved credit with a minimum \$5 membership Share Savings Account required. Rates may vary based on your credit criteria. APR is variable and subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and determined by the Prime Rate on the first day of each quarter as published in the Wall Street Journal "Money Rates" table to which we add a margin. Current rates are between 12.24% APR and 17.99% APR based on creditworthiness. The APR will not be greater than 18.00%. This introductory rate may be changed or withdrawn at any time. Introductory rate not available on VISA Platinum Secured card. We may end your Introductory APR and apply the prevailing nonintroductory APR if you are 60 days late in making a payment.

Save to Win

First Service wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than **with more cash**.



Now you can save money while earning chances to **win cash prizes** when you open a **Save To Win** account. *It's simple* - every time that you make a savings deposit of just \$25 to your **Save To Win** account, you'll be automatically entered in the monthly and quarterly Central Prize Drawings with winnings up to \$5,000 according to raffle limits. In addition, First Service is adding Credit Union Prize Drawings of \$100 each month and \$250 each quarter for a total of \$2,200 annual cash winnings for First Service members-only. So, in addition to earning regular dividends, the more you save, the more chance you have to win great cash prizes. *It's a Win-Win for you!*

Talk to a Member Service Representative in any branch to open your **Save to Win** account and start saving today with chances to win cash prizes. More information for Save to Win can be found online at www.firstcu.com.

Official Rules are available upon request. Officers, directors, official family, and employees of First Service and their immediate family members (spouse or children) and other persons residing in the same household are not eligible to participate. Federally Insured by NCUA.

Built For You



Spring Home Improvement Loan

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

Make Repairs • Add a Patio • Improve Landscaping

• Up to \$10,000 Available • Fixed Rate • Repayment Terms to 10 Years

8.99% RATE • 9.28% APR

Payment example based on 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 and Mortgages for purchasing and refinancing are also available to fit your budget.

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 required. 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



TAKE CONTROL OF YOUR DEBIT AND CREDIT CARDS

Find the **free** 1stCU VISA App at the App Store and Google Play to help keep your cards secure. The app provides you balance, transaction and payment features along with a transaction notification for added security when either your debit or credit card is used. If your card is lost or you suspect fraud, simply turn you card **off** in the app for protection. Get the app today and take control of your cards!

Teen Checking for ages 14 to 17

makes it easy to get started with a great checking account that offers no monthly maintenance fee, online and mobile access, debit card, free e-statements, and more!



Checking with debit upon approval. Standard ATM fees: \$25 to open checking with a qualified cosigner and \$5 membership Share Savings Account. Federally Insured by NCUA

VISA PLATINUM REWARDS CARD

EARN 2% CASH REWARDS or Points for your everyday purchases on spring shopping with a **First Service VISA Platinum Rewards Card!**

Accumulate **unlimited points** to redeem for travel and merchandise and take five years to redeem your points. **Find details at www.firstcu.com under Lending and see where your points can take you.**



Vacation Reminder – our debit and credit cards have security monitoring for your protection so, as you make vacation plans, let us know when you will be traveling so we can authorize use of your cards.

How to Reach Us

614-836-0100 • www.firstcu.com

FirstConnect: 614-920-6300

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 a.m. - 4:00 p.m. (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 must be maintained.

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.

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Step Up to More Than Just Checking

with spring shopping, travel and dining discounts plus a lot more!

Now you can save money on what you're already spending such as prescriptions, online services, roadside assistance and more when you step up to a value 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 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. Checking accounts are on approval with a \$25 minimum to open and \$5 membership Share Savings Account. Federally Insured by NCUA.



FirstChoice VIP Checking

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

Cash Rewards of 10¢ are paid on each signature based debit card transaction over 12 per month. Surcharge fee may apply at ATMs not owned by First Service. Dividends based on earnings and determined by the Board of Directors. Fees and Charges Schedule available at www.firstcu.com.

GOOD NEWS

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

Earn More with Relationship Accounts. Members receive preferred rates on selected certificates with FirstChoice VIP or Platinum Checking, PrimeTime Club membership, or an active loan balance.

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 in Stay Connected.

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 mobile app** at the App Store and Google Play.

Trivia Contest. Sign up at www.firstcu.com for the CU Update and **stay in touch** with your free monthly e-newsletter plus a chance to win our next monthly \$10 Trivia Contest.

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

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 paid in accordance with earnings and determined by the Board of Directors for each dividend period. Call for current rates, fees and terms. Refer to your "Important Account Information for Our Members" 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