

Happenings

JANUARY 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.

Inside this issue:

Be Mortgage Free

2% Cash Back

2025 Nominations

\$2,000 Scholarship

1Wallet



SAVE TO WIN! \$\$\$\$\$\$\$\$\$\$

Save Money While Earning Chances to Win Cash Prizes!

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.

When you participate in **Save to Win**, every time you make a savings deposit of just \$25 to this account, you'll be **automatically entered** in the monthly and quarterly prize drawings according to the Raffle limits – and best of all, **it's free!** So in addition to earning regular dividends, the more you save, the more chances you have to win. All of the money that piles up in your Save to Win account is yours to keep along with the dividends you earn, so there's never been a better time to get the ball rolling on your savings plan.

Savings with Benefits and Up To \$5,000 in Monthly and Quarterly Prizes!

Save to Win is our new prize-linked savings program that rewards members who are at least 18 years of age and maintain a regular membership share account in good standing. To get started, eligible members must open a qualifying Save to Win account during the Raffle Period from January 1st to December 31st of this year for contributing to their own savings.

To date, **Save to Win** has helped credit union members save nearly \$200 million. In addition to savings, more than \$3.1 million in prizes have been given away to participating members nationwide. With monthly and quarterly prizes up to \$5,000, members save money, earn dividends, and have a chance at great cash prizes. With a Save to Win account, there's nothing to lose and everything to win!

Talk to a Member Service Representative to open your **Save to Win account and start saving today with chances to win cash prizes!**

Officers, directors, and employees of First Service and their immediate family members (child or spouse) and other persons residing in the same household, are not eligible to participate in Save to Win. Eligible members must open a qualifying Save to Win account during the Raffle Period, be at least 18 years of age, and maintain a regular membership Share Savings Account in good standing. Official Rules are available upon request.

A Look Back

This article was in the Credit Union's July 1970 Communicator newsletter:

The average shopper in the supermarket spends \$4.43 of a \$20 bill on meat, fish and poultry; \$2.03 on produce; \$1.43 on dairy; \$1.20 on canned goods; and 98¢ on alcoholic beverages. The remainder of the \$20 bill is divided among other product groups according to the Cooperative News Service.

CLOSED

Wednesday, January 1st 2025
New Year's Day
Monday, Jan 20th
Martin Luther King Day
Monday, Feb 17th
President's Day

FirstCU Online, Mobile Banking, FirstConnect, BillPayer, Debit & Credit Cards and our ATMs will be available.



Tax Time is just around the corner and First Service can lend a helping hand with your tax payment. For details on a Tax Time Loan go to Special Offers at www.firstcu.com.

Increase Your Earnings!

Bonus points are paid on certificates to members with a FirstChoice VIP Checking, Platinum Checking, Prime Time Club account or active loan balance. This is our way to say **thank you** for your credit union relationship.



Bonus Points are available on selected non-promotional certificates. Federally Insured by NCUA.



Love My Credit Union® rewards

♥ Love My Credit Union rewards are exclusive for members-only on a variety of products and services including Turbo Tax and H&R block discounts. Find these rewards at **Love My Credit Union** in **Special Offers** at www.firstcu.com.

A Lifetime of Services from birth to retirement can be found at First Service starting with our:

- Dollar Dog Savings Club
- Teen Checking
- Auto & Home Loans
- CheckingPlus
- Save to Win
- Term Certificates
- Prime Time Club
- IRAs and more!



Be Mortgage Free In Only 10 Years!

With a Streamline Mortgage Refinance, you can start your new year with a plan to pay off your mortgage in only 10 years!



Why wait? First Service is offering members a low fixed rate of only 4.875% with closing costs of \$349.00 and no application fee with this special offer.

APPLY ONLINE OR IN ANY BRANCH OFFICE

Call 614/836-0100 for assistance.

First Service 10 Year Streamline Mortgage Examples with Checking Account			
<i>If you owe:</i>	\$50,000	\$75,000	\$100,000
Rate	4.875%	4.875%	4.875%
APR	5.026%	4.976%	4.950%
Monthly Payment <i>(Principal & Interest Only)</i>	\$527.28	\$790.92	\$1,054.56
Closing Cost	\$349.00	\$349.00	\$349.00

Minimum loan amount \$20,000 with maximum amount \$100,000.

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



10-Year Streamline Mortgage: Credit approval required. Offer subject to change or termination at any time. No other discounts apply. Disclosed closing cost and calculated APR does not include prepaid interest. Owner occupied property. Loan to value no greater than 70%. Approximate payment includes principal and interest only; escrow servicing unavailable. Prepaid interest at the time of closing may change APR. Property insurance required. NMLS # 412995

2025 Nominating Committee Announcement.

The Nominating Committee has announced nominees for three expiring terms on the First Service Board of Directors. Incumbents John Leibold, Gena Perkins, and Brian Thompson have been nominated to three-year expired terms and have indicated their willingness to serve. Any member who desires to seek election can do so by filing a petition with the signatures of a minimum 176 members in good standing, who are age 18 or older. A legibly printed name, address and birth date must be included with each signature on the petition for membership verification. A candidate's statement of qualifications must accompany each petition, along with a statement of willingness to serve if elected.

The petition must be received by close of business on Friday, February 14, 2025 for consideration. Petitions can be mailed to: **Nominating Committee Chair, First Service Federal Credit Union, 100 Main Street, Groveport, OH 43125**. If qualified petitions are received in accordance with these guidelines, a ballot election will be conducted in April 2025. If not, the Bylaws stipulate that the nominees will be elected by acclamation at the **Annual Membership Meeting on May 29, 2025** with no nominations from the floor.

CASH BACK *Plus*
ONE PAYMENT
CONVENIENCE



Gather up your holiday expenses and other balances you owe and put them together in a fixed rate loan with one payment convenience. Your credit union is offering **2% cash back** on the balances you transfer from other lenders, up to \$400, on a Consolidation Loan with a special benefit of 60 days until your first payment and a repayment term of 60 months.

10.74% Fixed Rate ♦ 11.15% APR

Up to \$400 Cash Back ♦ 60 Days to First Payment

Fixed Monthly Payments ♦ Payment Terms to 60 Months

**Processing Fee Discounted to \$99
with FirstChoice VIP Checking**

On approved credit. Offer does not apply to loans already financed by First Service and is subject to change or withdrawal at any time. Other rates and terms may be available. Rate may vary according to credit qualification. \$20 per \$1,000 cash back based on amount financed up to \$400. \$124 loan processing fee reduced to \$99 with FirstChoice VIP Checking. Payment example based on 710 credit score: \$10,099 loan including discounted processing fee at an interest rate of 10.74% with 11.15% APR would have an approximate \$220.24 monthly payment with \$13,214.01 total payments. Interest will continue to accrue during the 60 days and deferred payments may not exceed 60 days.

**FirstChoice
VIP
Checking**



FirstChoice VIP is not just a standard checking account. It is our premiere checking account that pays monthly dividends and CashRewards,¹ offers bonus rates on selected certificates, has no statement fees or ATM transaction fees,² and provides discounted loan processing fees **plus** a lot more. For details about more benefits of **FirstChoice VIP** checking, along with the added value of **BaZing** for everyday savings on bills that you already pay, go to www.firstcu.com under the Personal tab to find **FirstChoice VIP** and **CheckingPlus**.

BaZing benefits according to terms and conditions detailed in the Guide to Benefits. Merchants and offers are subject to change.
¹Cash rewards of 10¢ are paid on each signature based debit card transaction over 12 per month. ²Surcharge fees may apply at ATMs not owned by First Service. All First Service checking accounts are on approval with a \$5 minimum Share Savings Account and \$25 minimum to open a checking account. Monthly fee of \$8.00 for FirstChoice VIP Checking. Federally Insured by NCUA.



MANAGE YOUR MONEY IN 2025

with a fixed rate auto loan refinance from another lender that can save you money each month with a payment to fit your budget.

Let's Talk! Free payment comparisons for refinancing are available, as well as loans for new and used auto purchases.

Call Loans at (614) 836-0100
or apply online at www.firstcu.com.

MoneyEdu

From creating a budget to planning for retirement, take an important step in preparing for your financial future with **Money Edu**, a free wellness education program for members.

You can access the **Financial Wellness Center** at www.firstcu.com under *Stay Connected* in *Everyday Resources* to find new and different financial topics each week.



Grow Your Business in 2025

at your credit union with business checking, business processing services to increase your sales volume, and business loans including real estate transactions.

Have questions? Contact Noah Snyder at 614-920-6306 or email merchantservices@firstcu.com



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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1Wallet is your no-cost Personal Financial Management tool offering you a chance to simplify your finances in 2025.

Wallet

Your Personal Finance Manager

- Establish a realistic budget
- Get your complete financial picture
- Sync accounts from other financial institutions
- Track transactions to understand your spending habits
- Make informed choices with a cash flow calendar
- Set goals and track your progress



Use 1Wallet with your First Service checking account to track your spending and incorporate all of your accounts, even from other financial institutions, into one complete financial picture for easy budgeting.

To get started, simply login to your FirstCU Online account, click any account on your dashboard, and select "spending habits."



\$2,000 Foundation Scholarship.

High school graduates in 2025 who plan to attend college during the 2025-2026 academic year are encouraged to apply for a First Service Foundation \$2,000 scholarship. Pick up an application at any First Service branch or find at www.firstcu.com under "About Us" in "First Service Foundation". Please read the information carefully and follow the guidelines for eligibility requirements. The deadline for receiving applications is Wednesday, April 30, 2025 with two scholarships being awarded this year.

Any member interested in volunteering to serve on the **Supervisory Committee** is encouraged to send a letter of interest and brief resume to the Nominating Committee Chair, 100 Main Street, Groveport, Ohio 43125 for consideration to fill an open position in 2025.

GOOD NEWS

Stay In and Stay Warm with free BillPayer when you pay your bills quick as a click from anywhere at any time with no checks to write and no stamps to buy. BillPayer is found in FirstCU Online and is *free!*

On-the-Go mobile account access is at your fingertips with *mobile check deposit* to give you balances, transactions, transfers, and more on your mobile device at any time. Find the free FirstCU Access app at the App Store and Google Play.

Be A Winner. Sign up for your free e-news *CU Update* at www.firstcu.com to stay in touch with special offers, contests, events and more, *plus* a chance to win \$10 in the monthly Trivia Contest.

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