



JUNE 2018

For Members Only

Happy 4th of July

Member Benefits

AirMedCare network continues to allow credit union members to sign up for:

Air Evac Lifeteam Memberships.

This company has been serving rural communities with air ambulance care since 1985. These prepaid memberships help provide protection against air ambulance costs that are not covered by a member's insurance or medical benefits.



For more information go to: www.airmedcarenetwork.com

Service 1st Credit UnionWhere membership makes the difference!

CD DEPOSIT PROGRAM

The Service 1st Board of Directors has reinstated the CD deposit program for our members. The reinstatement allows the membership to purchase Certificates of Deposit ranging from a 6-month to a 2-year term.

As rates begin to rise, this program will give the membership another avenue to generate more dividends on their deposits.



**Service 1st Credit Union,
A proud past
A promising future**

E-STATEMENTS

To sign up for E-Statements, go to the S1CU.com web-site and click on links.

Each month, members receive notice by email that their E-Statement is ready for viewing. (Generally within two days from the end of each month!)

In addition, we have linked the images of each share draft written so that members can view and/or print a front and back image of the item that cleared.

Don't delay! Sign up for this great service today!

YOUR PRIVACY IS IMPORTANT

The enclosed privacy notice explains how Service 1st Credit Union will collect, use, and safeguard your personal finance information. If you have any questions, please contact us at (903)457-4628

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 15, 20, or 30 year loans with 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 fixed rates. If you are purchasing a new home or looking to re-finance 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 decisions.



Together we're building tomorrow

Membership "Payroll Frequency" Notification

Any members that have loan payments made through payroll deductions should contact the credit union if their payroll frequency changes to ensure that no loan payments are missed!



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 policies.

COMPLAINT NOTICE

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

Service 1st Credit Union
#1 Ave. D
P. O. Box 8155
Greenville, Texas 75404
(903)457-4686

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

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

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



Remaining 2018 Holiday Schedule

July 4th	Independence Day	Closed
Sept. 3rd	Labor Day	Closed
Oct. 8th	Columbus Day	Closed
Nov. 12th	Veterans Day	Closed
Nov. 22nd	Thanksgiving Day	Closed
Nov. 23rd	Friday Drive Up Only	9am-1pm
Dec 24th	Christmas Eve Drive Up only	9am-1pm
Dec. 25th	Christmas Day	Closed
Dec. 31st	New Year's Eve	Close at noon
Jan 1st	New Year's Day	Closed

IMPORTANT NOTICE REGARDING LOAN CREDIT INSURANCE

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