

DECEMBER 2017



For Members Only

HAPPY NEW YEAR!!!

Annual Meeting

The 63rd Annual Membership Meeting for Service 1st Credit Union will be held on Thursday, January 25, 2018, at 5:00 p.m. at the L3 Recreation Hall located at 10001 Jack Finney Blvd., Greenville, TX.

Primary members attending the meeting will vote on three (3) positions for the Board of Directors.

The 3-year terms of David Roberts, Monty Wineinger and Joel Richardson are up for election by the membership. Monty Wineinger has elected not to run.

The nominating committee met in October and the following names will be included for nomination:



David Roberts (incumbent)
Joel Richardson (incumbent)
Tim Riffle
John Malone
Cedric Barksdale
Clarence Clinton

Additional nominations may be made from the floor.
Cash drawings will be held at the conclusion of the meeting.

For Directions to the Rec. Hall at L-3, please call (903)457-4686

ATTENTION Dormant Account Changes

New Federal and State laws and regulations have changed. The dormant account "trigger" date has shortened from 5 years to 3 years.

The primary member will be sent a notification letter on all accounts with no activity for a 3-year period.

If no response is received in the form of a transaction, the credit union is required to forward all funds in the account to the State of Texas dormant fund and close the account.

This applies to membership share accounts so membership rights will also be canceled.

THANK YOU MONTY

Monty Wineinger, a volunteer and elected director of the Board for the past three years has decided not to run for re-election. His dedication and consistent leadership is one of the reasons the credit union remains a strong, member based, service oriented financial institution.



CHRISTMAS LOANS

are still available at the credit union through January 31, 2018. Please contact the credit union for more information.



2018 Holiday Schedule

Jan 1st	New Year's Day	Closed
Jan 15th	Martin Luther King Day	Closed
Feb 19th	President's Day	Closed
May 28th	Memorial Day	Closed
July 4th	Independence Day	Closed
Sept. 3rd	Labor Day	Closed
Oct 8th	Columbus Day	Closed
Nov. 12th	Veterans Day Observed	Closed
Nov. 22nd	Thanksgiving Day	Closed
Nov. 23rd	Drive Up Only 9 am -1 pm	Drive-up only
Dec. 24th	Christmas Eve 9 am -1pm	Drive-up only
Dec. 25th	Christmas Day	Closed
Dec. 31st	New Year's Eve	Close at noon
Jan 1st	New Year's Day	Closed

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 access to Bylaws, Articles of Incorporation, rules, guidelines and Board policies.



E-STATEMENTS

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

Approximately 2 days after month-end, members will receive notice by email that their E-Statement is ready for viewing.

The image of each share draft is linked 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!

Complaint Notice

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

Service 1st Credit Union
P. O. Box 8155
Greenville, Texas 75402
(903)457-4686

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

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

Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: (512)837-9236
Fax: (512)832-0278
E-mail: CUDmail@CUD.texas.gov
Website: www.cud.texas.gov

Important Notice Regarding Loan Credit Insurance

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



Please be sure to remove your debit or credit card from the ATM machine each time you use it !!!!

Membership "Payroll Frequency" Notification Alert

Any members that have loan payments made through payroll deductions should contact the credit union if their payroll frequency changes. (Weekly to Bi-weekly or Monthly)

This is to ensure that all payroll-deducted loan payments are not missed due to payroll frequency changes.