



For Members Only

SPRING IS IN THE AIR!!!

Annual Meeting News



The 63rd Annual Membership Meeting for Service 1st Credit Union was held on Thursday, January 25, 2018, at the L3 Recreation Hall located in Greenville, Texas.

The 116 members attending the meeting reviewed the year-end reports and voted for three (3) positions on the Board of Directors. David Roberts, Joel Richardson and Clarence Clinton were elected for 3-year terms. Thank you to all who were willing to serve.



DORMANT ACCOUNTS

Do you have a credit union account that you have not accessed in a while?

Did you know that the credit union is required to send to the State of Texas all funds in an account that has had no activity in 3 years?

Is your mailing address correct on your account?

The primary member will be notified by mail about any account with no activity for a 1-year period. If no activity occurs in a 3-year time period, the credit union must forward the funds to the state's dormant account fund by June 30 of each year.

IF THIS HAPPENS, YOUR ACCOUNT WILL BE CLOSED AND MEMBERSHIP RIGHTS CANCELLED. TO PROTECT YOUR ACCOUNTS, PLEASE KEEP YOUR ADDRESS AND PHONE NUMBERS CURRENT WITH SERVICE 1ST CREDIT UNION!!

eStatements



Secure, fast and FREE!

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Ever worry that your mailbox is not safe???

Or tired of storing all that paper?

We have the answer! Sign up for E-Statements!

You will receive an email every month notifying you that your e-statement is available. You can review all your entries and even print copies of checks and not worry about someone stealing your account information or having to store those paper statements because they are archived for 1 year.

SPRING FEVER = NEW CAR FEVER!



Rates may be going up everywhere soon!
Don't miss your chance to get a great rate.

Rates start as low as 2.0% for 58 months or 2.75% for 70 months on NEW VEHICLES ... or as low as 4% for 70 months on 2016 and older pre-owned vehicles! Call us for more details!

**OR maybe its tractor, boat, or RV fever?
Call us to check those rates as well.**

2018 Holiday Schedule

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



Members Beware!!!

Phishing, scams and other dangers!

Unfortunately, members need to be aware of the many fraudulent ways that criminals try to cheat you.

“PHISHING” is where emails, text messages or phone calls attempt to secure account and/or credit card numbers from you so they can either steal your identity or create counterfeit cards to access your accounts.

The credit union will never contact you by phone, text or email requesting confidential information because we have that information. We utilize FALCON, a neural system that reviews your transactions looking for possible fraud. Sometimes it is difficult to determine if the transaction is fraudulent so an employee will contact you, giving the Service 1st Credit Union name. You should not give them any information other than to verify whether the transaction was made by you. If that makes you feel uncomfortable, contact the credit union. Please be aware that if Falcon cannot reach you by phone, they may restrict your account until verification can be made. Use caution any time you are asked to give out debit/credit card numbers.

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.

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.

Questions & Answers

What does NCUA and NCUSIF mean?

NCUA (National Credit Union Administration) operates the NCUSIF (National Credit Union Share Insurance Fund) which protects accounts up to \$250,000 per owner.

Have you received your chip cards?

All cardholders should have received chip cards for their debit and credit cards. If you have not, please let us know.

Is my account automatically updated when I make a debit card purchase? Or is the debit card balance immediately updated when I make a deposit.

In both instances - NO. The debit cards are not online and the credit union must receive transmissions and send files to update those balances.

What are ACH's and when do they post?

ACH's can be deposits (payroll, etc.) or debits (charges you authorize to be paid one-time or reoccurring). We now receive multiple ACH files per day and all can be settled same day. So please be sure that you have the money in your account before you authorize payments to be made from your account. We do not repost them.

Why can't I access Virtual Branch?

Virtual Branch is not available any time that the credit union's computer system is down or when day-end or month-end is processing. Sometimes our processor's VB system is down or updating software. Also, if the credit union's internet is down, VB will also be down.

It is possible that your browser can be the issue because Virtual Branch now requires certain security levels before it will allow you to access it. Yahoo & Google are upgraded.

Also, account numbers can no longer be used for your VB login. You may be currently doing so, but if your security code has to be changed, it will force you to change your login also. The credit union personnel will try to help you as much as possible with VB issues but sometimes the issues are beyond our control.