



MARCH 2019

# For Members Only

*SPRINGTIME IS HERE!!!*



## ANNUAL MEETING RESULTS

The 64th Annual Meeting for Service 1st Credit Union was held on Thursday, January 24, 2019, at 5:00 p.m. at the L3 Recreation Hall located at 10001 Jack Finney Blvd., Greenville, Texas.

The membership in attendance reviewed all year-end reports and the membership voted on three positions for the Board of Directors. Mike Andreola, Fred Hite and Truett Hanner were elected for 3-year terms.

### “Payroll Frequency” Notification Alert

Any members who have loan payments made through payroll deductions should contact the credit union if their pay frequency changes (weekly to biweekly or monthly).

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### Address or Email changes

Please notify the credit union of any change to your mailing address, email, or telephone number. It helps us to contact you, if necessary.

### CD DEPOSIT PROGRAM



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

As rates continue 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



### Mortgage Loan Program

*Purchase Money and/or Re-Finance Options  
Fixed Rate Mortgage Loans*

In 2016, Service 1st Credit Union began offering “in-house” fixed rate mortgage loans. This program offers mortgages with 15, 20, or 30 year amortizations and very low up-front costs. These loans offer a local option for home financing.. All servicing is retained locally and our rates are competitive with local long term fixed rates.

If you are purchasing a new home or re-financing your existing home, please give us a call to see if our mortgage product is right for you.

**WE’RE BUILDING  
FOR TOMORROW!!**





## 2019 Remaining Holiday Schedule:

May 27, 2019	Memorial Day	closed
July 4, 2019	Independence Day	closed
Sept 2, 2019	Labor Day	closed
Oct 14, 2019	Columbus Day	closed
Nov 11, 2019	Veterans Day	closed
Nov 28, 2019	Thanksgiving Day	closed
Nov 29, 2019	9:00 am to 1:00 pm	Drive-up only
Dec 24, 2019	9:00 am to 1:00 pm	Drive-up only
Dec 25, 2019	Christmas Day	closed
Dec 31, 2019	9:00 am to 1:00 pm	Drive-up only

### 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 policies.



### Loan Credit Insurance Important Notice

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.

### BEWARE!!!

Scammers are using telephone calls and Email to try and get information on your accounts and to gain access to your computer. DO NOT GIVE THEM ANY CONFIDENTIAL INFORMATION!!

### 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 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 also 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)837-1699  
Website [www.cud.texas.gov](http://www.cud.texas.gov)

### 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 2.25% for 58 months or 4% for 82 months on NEW VEHICLES ...  
Or as low as 4.25% for 70 months on 2017 and older pre-owned vehicles! Call us for more details!  
Special deductions may apply to rate if using auto-pay or direct deposit payments.



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

