



For Members Only

SPRINGTIME IS HERE!!!!

Annual Meeting Results

The 62nd Annual Meeting for Service 1st Credit Union was held on Thursday, January 26, 2017, at 5:00 p.m. at the L3 Recreation Hall located at 10001 Jack Finney Boulevard in Greenville. The membership in attendance reviewed all year-end reports and the membership voted on three positions to the Board of Directors.



Mike Glenday, JoAnn East and Ross McClain were elected for 3-year terms.



“Chip” Cards are coming!!!

During the next year, Service 1st will be replacing debit cards and credit cards with a new “Chip” card. These cards will function in the same manner as the magnetic stripe cards however the card will be inserted into the chip reader and held until the transaction is completed. The “chip” is actually an encrypted microchip embedded in the card which will provide greater security and reduce the amount of card fraud. The cards will also contain a magnetic stripe for use at merchants and ATM’s that are not chip enabled. Joint card owners will be issued a different number but the card will be connected to the same account as the primary owner. ATM cards will not have an embedded chip.

Initially, the cards will be provided to the member at no cost. These will be phased in over the next two years using a natural reissue process. If you have any questions, please contact the debit or credit card representatives at the credit union.

2017 Fee Change Reminder

The Board of Directors approved the following changes to service fees beginning January 1, 2017:

<u>Fee Description</u>	<u>Old Fee</u>	<u>New Fee Approved</u>
Teller Check Fee	\$5.00 per item (first six free)	\$1.00 per item
Debit Card Replacement Fee	\$3.00 per card	\$7.00 per card

** ATM card fees will remain at \$3.00 per card.

**ATTENTION
DORMANT ACCOUNT CHANGES**

New Federal and State laws and regulations have changed. The dormant account "trigger" date has been 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. If the account is closed, the membership will also be cancelled.



Sign up for E-Statements

To enroll, go to our web-site s1cu.org, click on "links" and choose E-Statements. At the end of each month, enrolled members will receive an e-mail notice that their E-Statement is ready to view. E-Statements are available within 2 business days from the end of each month!

By signing up, you have additional security and help the credit union cut paper and mailing expenses.

In addition, we have linked the images of each share draft (actual check) written, so that the members will have the ability to "click" the share draft number, (directly from their E-Statement), and view a front and back image of the item that cleared.

Don't delay! Sign up today!

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.

ATM/Debit Card Security

- Treat your card like cash. Keep it in a safe place.
- Keep your "secret code", or personal identification number (PIN) a secret
- Do not disclose card information over the phone to anyone.
- Report a lost or stolen card at once
- Carefully review your account statements

Security Tips at Drive-Up ATM's

- Keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary.
- Before lowering the window to use a drive-up ATM, observe the entire surrounding area. If anyone or anything appears to be suspicious, cancel your transaction and drive away at once.
- Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, take your money, card and receipt and immediately drive away from the ATM.

Security Tips at Walk-Up ATM's

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area at once.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdraw, and never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount.
- Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it.

Remaining 2017 Holiday Schedule

May 29, 2017	Memorial Day	Closed
July 4, 2017	Independence Day	Closed
September 4, 2017	Labor Day	Closed
November 10, 2017	Veteran's Day Observed	Closed
November 23, 2017	Thanksgiving Day	Closed
November 24, 2017	9:00 am to 1:00 pm	Drive-Up only
December 25, 2017	Christmas 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 policies.