

member notice

in response to coronavirus, COVID-19

member notice: we've got you covered

friday, may 8, 2020

Just a reminder, as a number of counties in our coverage area move to the Yellow Phase as part of Governor Wolf's plan to reopen Pennsylvania, Service 1st Federal Credit Union Offices will continue to remain by drive-up or appointment only until further notice.

branch operations

The following Service 1st branch locations are available by drive-up or appointment only.

- Corporate Center | 1985 Montour Boulevard, Danville, PA
- Bloomsburg Office | 327 Columbia Boulevard, Bloomsburg, PA
- Danville Office | 861 Bloom Road, Danville, PA
- Elysburg Office | 196 West Valley Avenue, Elysburg, PA
- Lewisburg Office | 101 Walter Drive, Lewisburg, PA
- Loyalsock Office | 814 Westminster Drive, Williamsport, PA
- Montandon Office | 2613 PA-45, Milton, PA
- Shamokin Dam Office | 3054 N. Susquehanna Trail, Shamokin Dam, PA
- Sunbury Office | 1185 North 4th Street, Sunbury, PA

The following Service 1st branch locations are available by appointment only.

- Mifflinburg Office | 52 East Chestnut Street, Mifflinburg, PA
- Wilkes-Barre Office | 620 Baltimore Drive, Wilkes-Barre, PA

These changes will remain in effect until further notice. Please continue to check www.service1.org for updates and use our online and mobile tools. If you need assistance with these tools, please call our Contact Center and they will provide guidance.

have you been affected by COVID-19?

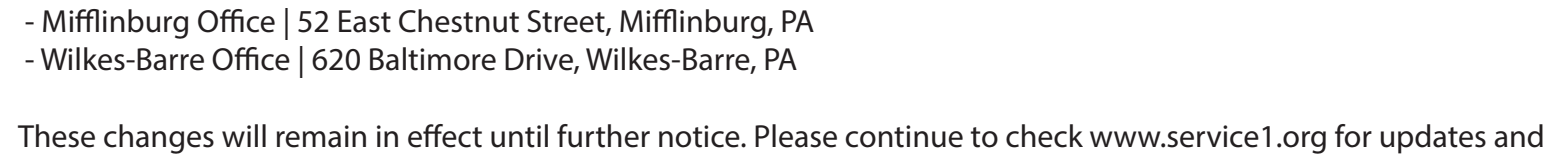
Please be reminded, if you have been directly affected by Coronavirus, COVID-19 and are in need of assistance in making a Service 1st loan payment or have other account concerns, contact one of our Member Service Representatives at 800.562.6049, to discuss the options we have available to assist you at this difficult time.

we're getting through this together

For updates regarding credit union operations, tools and resources, please visit our "we've got you covered member information and resources" page located at:

<https://service1.org/promo-landing-pages/member-information-and-resources>

We look forward to seeing you soon. Stay well.



member notice: we've got you covered

friday, may 1, 2020

We are continuing to monitor information from federal, state, and local officials regarding Coronavirus, COVID-19 and will continue to provide you with updates regarding credit union services.

Earlier today, Governor Tom Wolf announced that five counties in our coverage area were moving to the Yellow Phase as part of his administration's reopening plan. Although these counties are moving to Yellow, our offices will continue to remain by drive-up or appointment only until further notice.

In accordance with the measures established by the PA Department of Health, all Service 1st Federal Credit Union employees are required to wear masks to help limit the spread of COVID-19. Members and vendors entering our locations are also required to wear masks. A special thanks to our team for continuing to do their part, following best practices for social distancing, handwashing and keeping our workspaces clean.

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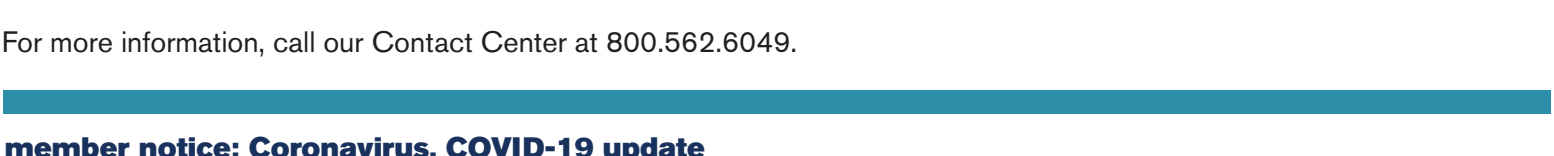
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We look forward to seeing you soon. Stay well.



member notice: we've got you covered

monday, april 20, 2020

We are continuing to monitor information from federal, state, and local officials regarding Coronavirus, COVID-19 and will continue to provide you with updates regarding credit union services.

In accordance with the measures established by the PA Department of Health, all Service 1st Federal Credit Union employees are required to wear masks to help limit the spread of COVID-19. We continue to limit access to our offices. Members and vendors entering our locations are also required to wear masks. A special thanks to our team for continuing to do their part, following best practices for social distancing, handwashing and keeping our workspaces clean.

have you been affected by COVID-19?

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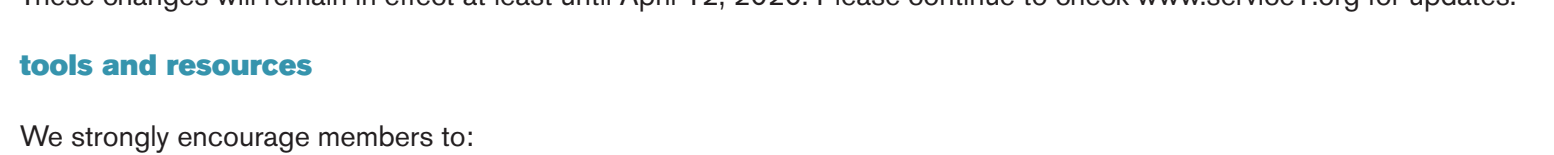
These changes will remain in effect at least until April 30, 2020. Please continue to check www.service1.org for updates and use our online and mobile tools. If you need assistance with these tools, please call our Contact Center and they will provide guidance.

we're all in this together

For updates regarding credit union operations, tools and resources, please visit our "we've got you covered member information and resources" page located at:

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Stay calm. Stay well.



member notice: economic impact payment update

monday, april 13, 2020

Good news! Some economic impact payments (as part of the Coronavirus, COVID-19 tax relief efforts) will be available in accounts starting this Wednesday, April 15, 2020. For those that receive a payment on April 15, it is based, partially, on whether you filed for electronic returns in 2018 or 2019 tax return filings.

What if I qualify and don't get my payment on April 15, 2020?

There will be an opportunity to register for electronic payment on the IRS's website; however, the link is not live on the site yet. <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know> Once this link is live, you will need to provide your credit union account number and routing number. The Service 1st routing number is 231387602. Please double check your information before you submit. Failure to submit the correct information, could result in payment delays.

If the IRS does not have a qualified individual's ACH information, that individual will receive their payment via check in the mail. Mailed checks will be sent in the coming weeks.

If you have not filed 2018-19 taxes, you can use the IRS portal to designate a direct deposit account by visiting the following link. <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

For more information, call our Contact Center at 800.562.6049.

member notice: Coronavirus, COVID-19 update

tuesday, april 7, 2020

We are continuing to monitor information from federal, state, and local officials regarding Coronavirus, COVID-19 and will continue to provide you with updates regarding credit union services.

Please be reminded, if you have been directly affected by Coronavirus, COVID-19 and are in need of assistance in making a Service 1st loan payment or have other account concerns, contact one of our Member Service Representatives at 800.562.6049, to discuss the options we have available to assist you at this difficult time.

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The following Service 1st branch locations are available **by appointment only.**

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- Wilkes-Barre Office | 620 Baltimore Drive, Wilkes-Barre, PA

These changes will remain in effect at least until April 12, 2020. Please continue to check www.service1.org for updates.

tools and resources

We strongly encourage members to:

- Open new memberships, apply for loans, pay bills and complete transactions, using Service 1st@Home online banking, the Service 1st mobile app, and Teller-Phone.
- Find a surcharge-free ATM in your area using our Branch/ATM Locator available at www.service1.org, on our mobile app, or by clicking on the link below.
<https://service1.org/find-location>
- Make deposits and/or loan payments using the night deposit box located at these offices.

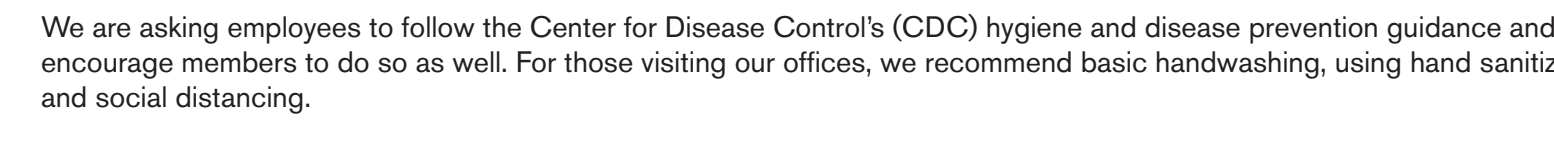
For assistance with our online services or to request an appointment, please call our Contact Center at 800.562.6049, or visit us online at www.service1.org. If you are uncomfortable with some of these processes, we understand and look forward to helping you.

we're all in this together

For updates regarding credit union operations, tools and resources, please visit our "we've got you covered member information and resources" page located at:

<https://service1.org/promo-landing-pages/member-information-and-resources>

Stay calm. Stay well.



member notice: Coronavirus, COVID-19 update

sunday, march 29, 2020

We are continuing to monitor information from federal, state, and local officials regarding Coronavirus, COVID-19 and will continue to provide you with updates regarding credit union services.

If you have been directly affected by Coronavirus, COVID-19 and are in need of assistance in making a Service 1st loan payment or have other account concerns, please contact one of our Member Service Representatives at 800.562.6049, to discuss the options we have available to assist you at this difficult time.

branch operations

The following Service 1st branch locations are available by drive-up or appointment only.

- Corporate Center | 1985 Montour Boulevard, Danville, PA 17821
- Bloomsburg Office | 327 Columbia Boulevard, Bloomsburg, PA 17815
- Danville Office | 861 Bloom Road, Danville, PA 17821
- Elysburg Office | 196 West Valley Avenue, Elysburg, PA 17824
- Lewisburg Office | 101 Walter Drive, Lewisburg, PA 17837
- Loyalsock Office | 814 Westminster Drive, Williamsport, PA 17701
- Montandon Office | 2613 PA-45, Milton, PA 17847
- Shamokin Dam Office | 3054 N. Susquehanna Trail, Shamokin Dam, PA 17876
- Sunbury Office | 1185 North 4th Street, Sunbury, PA 17801

The following Service 1st branch locations are available by appointment only.

- Mifflinburg Office | 52 East Chestnut Street, Mifflinburg, PA
- Wilkes-Barre Office | 620 Baltimore Drive, Wilkes-Barre, PA

These changes will remain in effect at least until April 12, 2020. Please continue to check www.service1.org for updates.

tools and resources

We strongly encourage members to:

- Open new memberships, apply for loans, pay bills and complete transactions, using Service 1st@Home online banking, the Service 1st mobile app, and Teller-Phone.
- Find a surcharge-free ATM in your area using our Branch/ATM Locator available at www.service1.org, on our mobile app, or by clicking on the link below.
<https://service1.org/find-location>
- Make deposits and/or loan payments using the night deposit box located at these offices.

For assistance with our online services or to request an appointment, please call our Contact Center at 800.562.6049, or visit us online at www.service1.org. If you are uncomfortable with some of these processes, we understand and look forward to helping you.

we're all in this together

For updates regarding credit union operations, tools and resources, please visit our "we've got you covered member information and resources" page located at:

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Stay calm. Stay well.

member notice: Coronavirus, COVID-19 update

monday, march 23, 2020

As we continue to navigate through these uncharted times, we want to update you regarding some additional steps we are taking at Service 1st Federal Credit Union this week to benefit the health and well-being of our employees and you, our members.

As the number of COVID-19 cases continues to rise in Pennsylvania, we have decided to limit access to our Mifflinburg and Wilkes-Barre Offices.

Effective Tuesday, March 24, 2020, access to the lobbies of our Mifflinburg Office, located at 52 East Chestnut Street and our Wilkes-Barre Office, located at 620 Baltimore Drive, will be by appointment only. Appointments will be limited, so we are able to further reduce face-to-face interactions and the spread of COVID-19.

just a quick away

We strongly encourage members to:

open new memberships, apply for loans, pay bills and complete transactions, using Service 1st@Home online banking, the Service 1st mobile app, and Teller-Phone. find a surcharge-free ATM in your area using our Branch/ATM Locator available at www.service1.org, on our mobile app, or by clicking on the link below.

- <https://service1.org/find-location>
- make deposits and/or loan payments using the night deposit box located at these offices.

For assistance with our online services or to request an appointment, please call our Contact Center at 800.562.6049, or visit us online at www.service1.org. If you are uncomfortable with some of these processes, we understand and look forward to helping you through it. We are all in this together.

drive-up service remains available at the following branch locations during regular business hours (Lobbies at these locations will remain closed until further notice. Appointments will be scheduled on a limited/as necessary basis.)

- Corporate Center | 1985 Montour Boulevard, Danville, PA 17821
- Bloomsburg Office | 327 Columbia Boulevard, Bloomsburg, PA 17815
- Danville Office | 861 Bloom Road, Danville, PA 17821
- Elysburg Office | 196 West Valley Avenue, Elysburg, PA 17824
- Lewisburg Office | 101 Walter Drive, Lewisburg, PA 17837
- Loyalsock Office | 814 Westminster Drive, Williamsport, PA 17701
- Montandon Office | 2613 PA-45, Milton, PA 17847
- Shamokin Dam Office | 3054 N. Susquehanna Trail, Shamokin Dam, PA 17876
- Sunbury Office | 1185 North 4th Street, Sunbury, PA 17801

we've got you covered

While we've made some changes to limit in-person interactions, we are here to guide you, so you can continue to make necessary transactions. We continue to review the information provided by federal, state and local officials regarding COVID-19 and will continue to share updates via our website and social media pages.

Again, we thank you for your patience and flexibility as we navigate through these uncharted times. Our focus remains on the safety, well-being, and overall health of our entire credit union family.

member notice: Coronavirus, COVID-19 update

tuesday, march 17, 2020

We continue to listen to the recommendations from federal, state and local experts, including the Center for Disease Control (CDC), concerning efforts to limit the spread of Coronavirus, COVID-19.

Social distancing and limited face-to-face interaction is strongly encouraged at this time. Therefore, at Service 1st Federal Credit Union, we are taking several additional steps to protect our staff, members and community from the spread of Coronavirus, COVID-19; while remaining accessible for members to complete necessary financial transactions.

Effective with the end of business hours today, Tuesday, March 17, 2020, we are temporarily closing our lobbies. Our drive-thru facilities will continue to operate during business hours.

Our Mifflinburg and Wilkes-Barre offices will remain open as they lack drive-thru capability. Access will be monitored for social distancing.

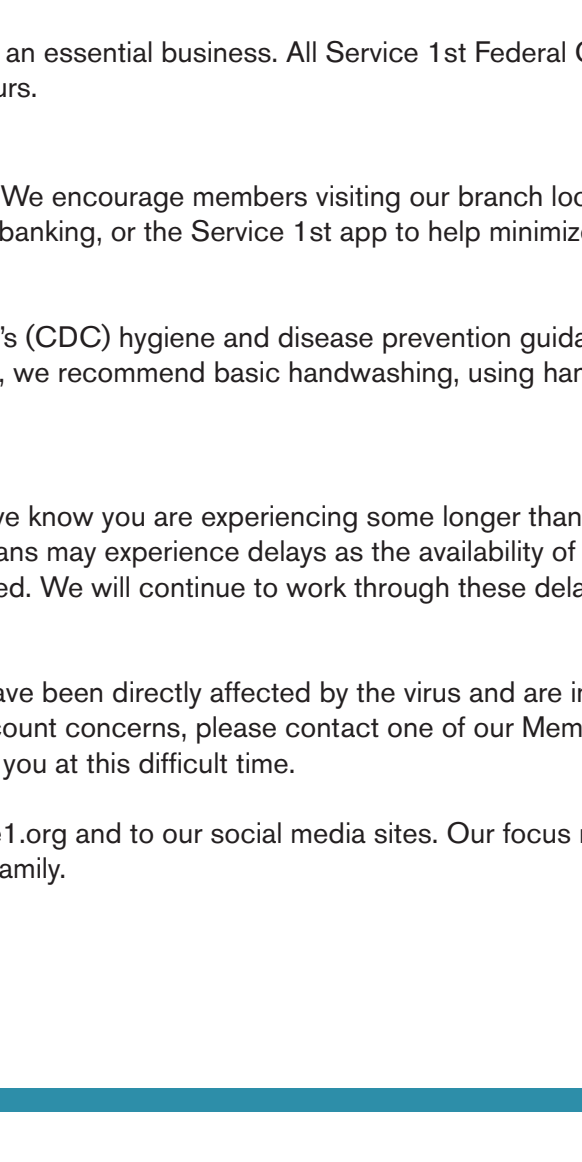
We strongly encourage opening new memberships or applying for loans online to help further limit face-to-face interactions. For guidance or additional assistance through the process, please call our Contact Center at 800.562.6049 or visit www.service1.org to schedule an appointment online. We understand there may be some circumstances where we need to meet to complete a transaction. We will be handling these situations as they arise.

The changes noted above will be effective through March 31, 2020. We will continue to review this situation and update you of any changes or extensions.

Again, we thank you for your patience and flexibility as we navigate through these uncharted times.

Sincerely,

Your Friends at Service 1st



member notice: we've got you covered

monday, march 16, 2020

We are continuing to monitor the ongoing developments related to Coronavirus COVID-19 and want to provide you with an update regarding Governor Tom Wolf's announcement this afternoon.

all service 1st offices will remain open

The Governor's Office confirmed that credit unions are considered an essential business. All Service 1st Federal Credit Union Offices will continue to remain open for normal business hours.

let's work together

By working together, we can continue to take care of one another. We encourage members visiting our branch locations to consider using the drive-up, Service 1st@Home online and mobile banking, or the Service 1st app to help minimize face-to-face interactions.

We are asking employees to follow the Center for Disease Control's (CDC) hygiene and disease prevention guidance and encourage members to do so as well. For those visiting our offices, we recommend basic handwashing, using hand sanitizer, and social distancing.

thank you

Whether in the drive-up or when calling into our Contact Center, we know you are experiencing some longer than normal waiting/on-hold times. Members who have inquired about home loans may experience delays as the availability of the third-party offices necessary to complete the process may be limited. We will continue to work through these delays with you and want to thank you for your continued patience.

At Service 1st, we're friends you can bank on. Remember, if you have been directly affected by the virus and are in need of assistance in making a Service 1st loan payment or have other account concerns, please contact one of our Member Service Representatives to discuss the options we have available to assist you at this difficult time.

Again, thank you. We will continue to post updates to www.service1.org and to our social media sites. Our focus remains on the safety, well-being, and overall health of our entire credit union family.

Sincerely,

Your friends at Service 1st

member notice: coronavirus pandemic

friday, march 13, 2020

As we continue monitoring the on-going developments of the Coronavirus pandemic, our focus remains, on the safety, well-being, and overall health of our credit union family: you, our members, employees, volunteers and the communities we call home.

We're monitoring information from the US Center for Disease Control (CDC) as well as federal, state and local officials. We will continue to post updates at www.service1.org in our news and events section and via our social media sites.

We're encouraging employees to follow the CDC's hygiene and disease prevention guidance which includes the following:

- Wash your hands frequently with soap and water for up to 20 seconds.
- Use hand sanitizer containing at least 60% alcohol.
- Avoid touching your mouth, eyes and nose with unwashed hands.
- Avoid contact with people who are sick.
- Stay home if you are sick.
- Cover coughs and sneezes with a tissue (throw tissues in the trash) or the inside of your elbow.
- Clean and disinfect frequently touched surfaces.

Employees have also been asked to cancel all non-essential business travel.

we've got you covered

daily transactions...

At this time, **all Service 1st Federal Credit Union Offices are open for normal business hours.** Hand sanitizer is available at all branch locations.

Access to our vast **network of over 55,000 ATMs** worldwide also remains available.

Service1st@Home online and mobile banking, in addition to our mobile app allow easy access to Service 1st accounts. To download our mobile app today, please visit the app store for your mobile device and search "Service 1st". The app provides the flexibility to check balances, transfer funds, pay bills, provides card controls, the option to make mobile deposits, apply for loans, and even chat with members of our team.

your funds insured...

The National Credit Union Administration (NCUA), our federal regulatory agency, is operating as usual and all credit union members' accounts continue to be insured by the Share Insurance Fund.

financially affected by virus...

Remember at Service 1st, we're friends you can bank on. If you have been directly affected by the virus and are in need of assistance in making a Service 1st loan payment or have other account concerns, please contact one of our Member Service Representatives to discuss the options we have available to assist you at this difficult time.

our promise

Our promise to you is to provide a lifetime of financial services to meet your changing needs, fostering a relationship of trust, dignity and respect. This promise is our primary mission.

We ensure you we will continue to monitor the evolving developments related to the Coronavirus and make necessary changes to help ensure we are continuing to provide the level of service you are used to while safeguarding our overall credit union family.

If you have any questions, please call our Contact Center at 800.562.6049.