



the buzzzz

zero to awesome

with just 1.99% APR*

Looking to purchase a new or used car or to refinance your current ride to a lower, more affordable rate? Speed on in to Service 1st to talk with our lending specialists. A refinanced or new auto loan with rates as low as **1.99% APR*** is one way we can help you save money, and for a limited time, we're even putting money back in your pocket! Earn up to \$100** cash on your qualified auto loan when you finance it through Service 1st.

on the road to success

Purchasing a car can be a nerve-racking experience, from choosing what financing option is best for you, to how long of a loan term works best for your budget. At Service 1st, we're here to make sure your hardest decision is choosing between Jet-Black or Candy Apple Red. Let a financial service specialist answer all your questions and walk you through the process!

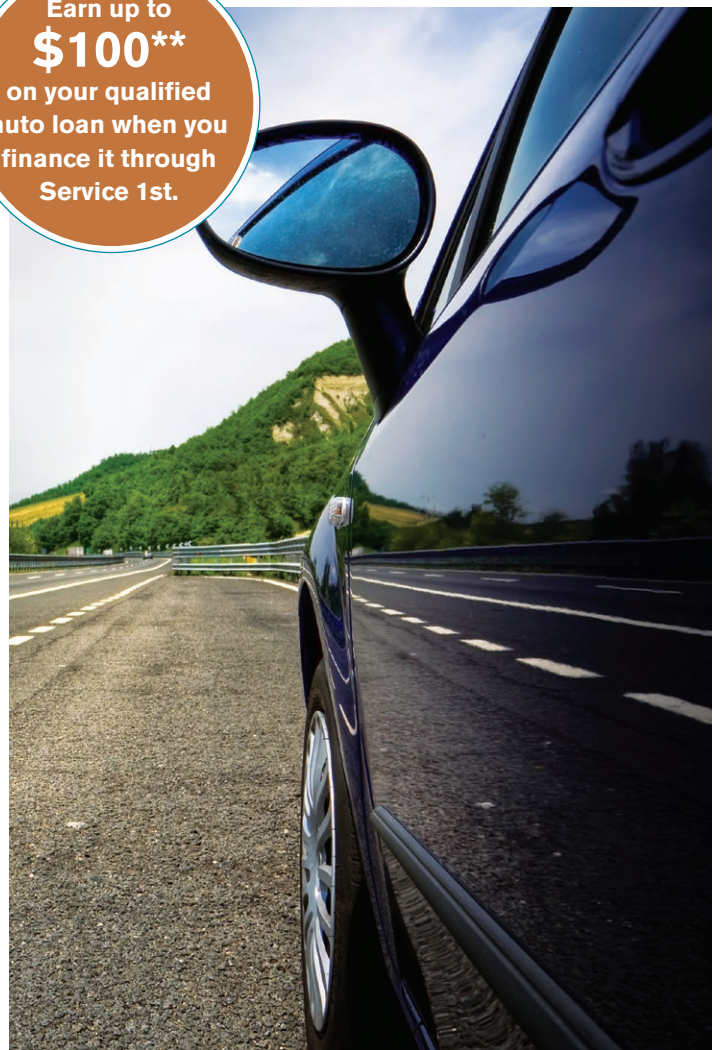
payments as easy as 3, 2, 1 ... go!

It's important with any loan to make your payments on time, each month. That's why Service 1st offers automatic payments from your Service 1st checking account so you never miss a beat and can stay focused on enjoying your new set of wheels!

other financing opportunities

In addition to refinancing your current auto loan, if you're looking for flexible, affordable financing on new and used RVs, boats, campers and motorcycles, we're here to help! Visit us online at www.service1.org, call **800.562.6049** or stop in at one of our locations today to learn more!

Earn up to
\$100**
on your qualified
auto loan when you
finance it through
Service 1st.



* APR = annual percentage rate. 1.99% APR available on new vehicle purchases with a 60 month, direct auto loan. Sample payment of \$15,000 borrowed for 60 months at 1.99% APR would require a monthly payment of \$262.87. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required.

** Limited time offer. Restrictions apply. Member may earn up to \$100 cash incentive which will be deposited into member's share account within 10 days after closing a qualified auto loan. \$50 will be deposited for closing a qualified auto loan, \$25 for accepting direct deposit with Service 1st and \$25 for opening a Service 1st VISA® Platinum credit card. Offer valid on new or used direct auto loans or refinanced auto loans financed June 1 - August 31, 2013. Existing Service 1st loans are not eligible. Maximum term 72 months. Normal credit terms apply. Cash incentive requires a minimum of \$7,500 financed. Cash incentive must be reported as taxable income. See tax specialist for details. Financing available up to 100% NADA value on 2005 model year or newer. Biweekly repayment options available.

things are getting a little quacky this summer inside your local Service 1st branch



For the past 19 years Service 1st has raised money for local charities through an annual golf tournament. Last year, the hilariously brilliant idea of the Annual Charity Duck Derby was born and those ducks worked their tails off to raise more than \$9,300 for local charities, but we think we can do better this year!

The Service 1st second Annual Charity Duck Derby will be held on August 10, 2013, at noon on the Danville/Riverside Bridge in Danville. During the event, thousands of rubber ducks will be dropped into the Susquehanna River, each one racing toward the finish line.

Adults 18 and over can purchase a single duck for \$5 or a flock of 5 ducks for \$20, and you can purchase as many as you would like. Tickets are on sale in all branches now through July 31. Each ticket is numbered and on the day of the event a corresponding numbered duck will be dropped into the river. The ticket holder whose number matches the first duck to cross the finish line will win \$500. There will also be prizes for second, third, fourth and fifth place with a special prize for the last place finisher!

Funds raised by the Duck Derby will be combined with funds raised by the 20th Annual Service 1st Charity Golf

Tournament, which will be held on Friday, August 23, 2013, at the Frosty Valley Country Club in Danville to benefit The Janet Weis Children's Hospital, SUNCOM Industries, Inc. and the Montour Area Recreation Commission (MARC).

Please call **800.562.6049** if you need assistance in purchasing a Duck Derby ticket or stop into any branch.

You do not need to be present to win. Must be 18 or older to purchase a duck. Winners will be notified by the phone number provided on their ticket stub, or if purchased online by the phone number on their account.

retirement looming? plan your exit strategy

a message from the Service 1st Retirement & Investment Center



Gary Surak, Vice President of Wealth Management

Months before you walk out your employer's door for the last time, help ensure you're maximizing your financial situation:

- 1. Use up your medical flexible spending account (FSA).** FSAs come with a use-it-or-lose-it rule, so apply the money toward uncovered, qualified medical expenses, such as deductibles, prescription medications, contact lenses and eyeglasses.
- 2. Estimate your defined benefit pension, if you have one.** Ask your employer for a benefit calculation showing various payout options and amounts. Note that, if you are married, you may need your spouse's consent depending on the payout option you choose.
- 3. Take 401(k) or other employer-sponsored retirement plan distributions wisely.** Rolling your money into an individual retirement

account (IRA) allows you to maintain tax deferral. If you take a lump sum, you'll owe taxes on the entire amount of the distribution, plus a penalty if you are younger than age 55. Note: Once you roll the money into an IRA, you won't be able to take penalty-free distributions from the IRA until age 59½. If you are at least age 55 when you leave your job, you have the option to withdraw money you'll need in the short term without penalty and roll over the balance to an IRA for the future.*

- 4. Review Social Security benefits.** Decide whether to begin taking permanently reduced benefits at age 62, wait until age 65 to 67 (depending on your birth year) for full retirement benefits or delay until as late as age 70 for an increased monthly benefit. (There is no advantage to waiting beyond age 70.) Estimate your payments

under various scenarios by using the benefit calculators at the Social Security website (www.ssa.gov).

- 5. Check on health insurance coverage.** Find out if your employer offers any retiree health coverage. If not, investigate other options for health insurance if you are not yet eligible for Medicare. Apply for Medicare three months prior to your 65th birthday.

Contact the Retirement & Investment Center located at Service 1st for a no-cost, no-obligation analysis. To schedule an appointment with Gary Surak or Shawn Hays, call **570.271.7597**.

* Withdrawals from employer-sponsored retirement plans and traditional IRAs are subject to ordinary income tax. Premature withdrawals may be subject to a 10% penalty. The 10% penalty does not apply to premature withdrawals from a 457 plan.

Note that neither this financial institution nor any of its affiliates give tax advice. Consult your tax advisor or attorney for information specific to your situation.
FR041330-C1FC



snippets

spotlight on ... leisure travel

Why travel? The top activities for people traveling in the U.S. are: 1) visiting relatives, 2) shopping, 3) visiting friends, 4) fine dining and 5) beaches.

Why else? A survey from the U.S. Travel Association reveals that couples who travel together are significantly more satisfied with their relationships. Seven in 10 couples surveyed believe that traveling inspires romance.

Who travels? Adults traveling with either children or grandchildren make up 30% of all leisure travelers. Family travelers take an average of 4.5 trips per year. Solo travelers make up 11% of all leisure travelers.

How much do they spend? Direct spending on leisure travel in the U.S. totaled \$564 billion in 2011. Those expenditures supported 5.3 million jobs and generated \$86 billion in tax revenue. Travel is among the top 10 industries in 48 states.

A savings account at Service 1st can help you save for your next vacation. And while you're gone, stay on top of your finances with your check card and online or mobile banking. Be sure to contact us before you go, so that we know it is you using your credit or check card. Happy travels!

Source: U.S. Travel Association, www.ustravel.org.



is your money spread out all over the place? having trouble keeping track of it all?

MoneyPilot can help!

Service 1st has implemented a program called MoneyPilot. A program which will co-pilot you and your budget to soar into financial success! MoneyPilot is similar to the well-known Internet financial service Mint.com, but offered through your trusted credit union instead of a mysterious website. It's also available within mobile banking.

The steps to sign up for financial success are easy.

1. Sign in to your home banking account from our website at www.service1.org.
2. On the left, you will see a link to MoneyPilot.
3. After you click the link, a new window will open. Just follow the steps asked of you by MoneyPilot.
4. You can even include information from other financial institutions so you can easily keep track of your finances no matter where they are!

The site is completely secure and no one but you will be able to access your financial information or passwords. You will be able to set financial goals, accurately manage your money, keep tabs on your spending and plan for regular purchases like when your car needs an oil change or your child's birthday.



800.562.6049 / www.service1.org



the buzzzz

what's inside:

- 1 | zero to awesome
- 2 | retirement looming? plan your exit strategy
- 3 | spotlight on ... leisure travel
- 3 | is your money spread out all over the place?



Friends you can bank on.

1419 Montour Boulevard
PO Box 159
Danville, PA 17821-9122



This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied. Images may be from one or more of these sources: © Thinkstock, © iStock, © Fotolia.

© 2013 BlueSpire Strategic Marketing | bluespiremarketing.com



Wilkes-Barre Office
620 Baltimore Drive
E. Mountain
Corporate Center
Wilkes-Barre, PA 18711
P: 570.825.4808
F: 570.825.4047

Shamokin Dam Office
3054 N. Susquehanna Trail
PO Box 157
Shamokin Dam, PA 17876
P: 570.743.0881
F: 570.743.0882

Lewisburg Office
101 Walter Drive
Lewisburg, PA 17837
P: 570.523.9130
F: 570.523.9133

Corporate Center
1419 Montour Boulevard
PO Box 159
Danville, PA 17821-9122
TF: 800.562.6049

Danville Office
1207 Bloom Street
Danville, PA 17821-1303
P: 570.271.6060
F: 570.271.8793



Find us on Facebook and Twitter.

Locations

holiday closings

- Independence Day**
Thursday, July 4
- Employee picnic, closing early**
Wednesday, July 24
- Saturday before Labor Day**
Saturday, August 31
- Labor Day**
Monday, September 2



craving more technology?

Did you know that you can deposit checks using your iOS or Android™ powered smartphone or tablet?

All you have to do is download the Service 1st mobile banking app, login, click on mobile deposit services, enter in the deposit amount, and take a picture of the front and back of the check with your phone. This service is just like dropping the check off at your local branch, but with the convenience of depositing from anywhere! Whether you are at work or relaxing at home, you have all the power of banking at your fingertips!



Visit us online at www.service1st.org to explore all of our online and mobile banking services.

