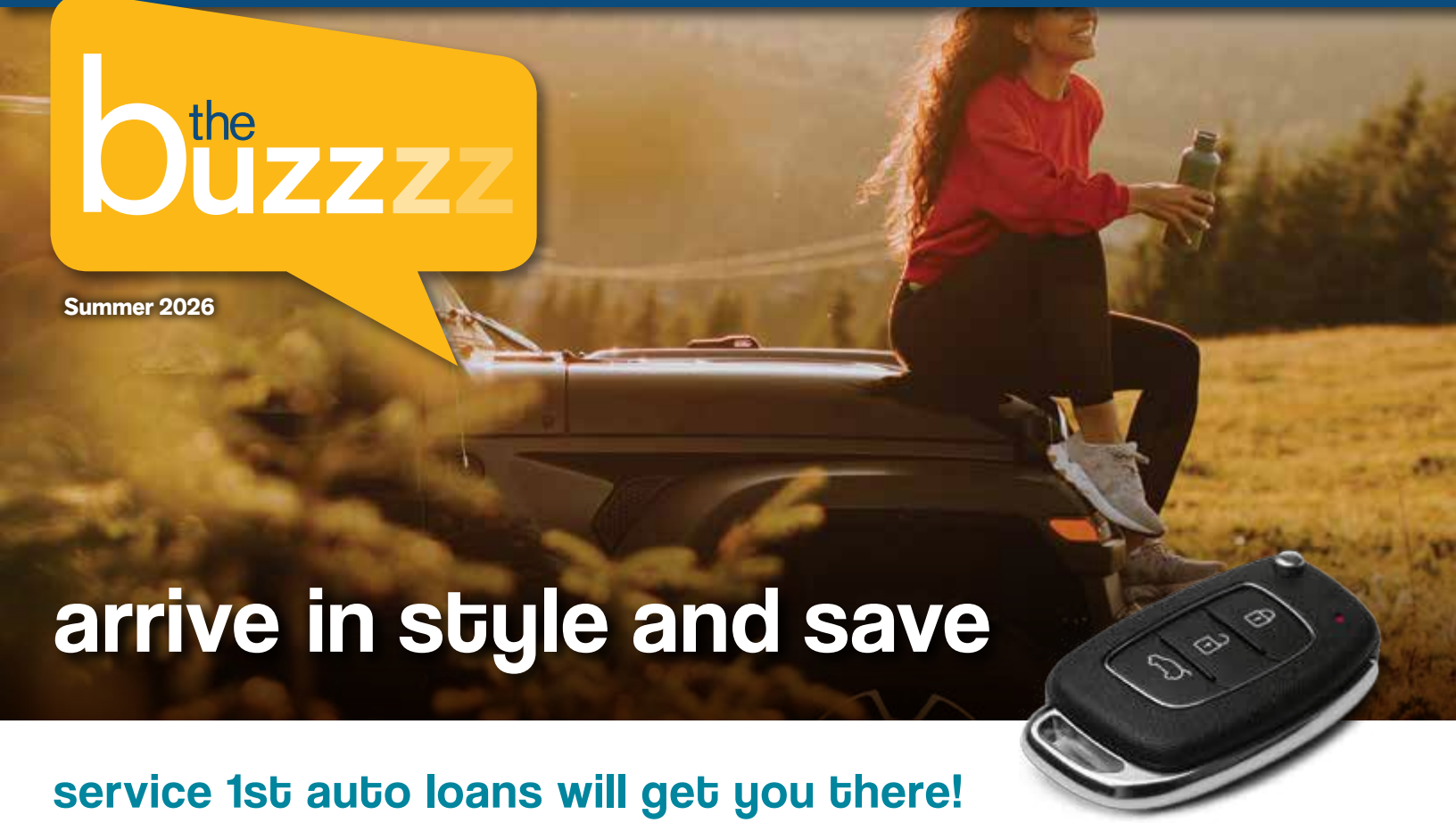
the buzzzz

Summer 2026



arrive in style and save

service 1st auto loans will get you there!

No matter where you are heading this summer, back to school, on vacation or just back to work, reach your destination with confidence and style with an auto loan from Service 1st!

new, used or refinanced vehicles

with rates as low as 4.59% APR*

for qualified borrowers, you'll enjoy:

- Budget-friendly payment options!
- On-the-spot financing at over 100 local dealers!
- Flexible terms!
- Plus, ask how you can **earn up to $150 cash back!****

looking to buy...

a new, pre-owned vehicle or to refinance your current auto loan?

Scan the QR Code to check out our competitive rates, today!

check out our rates

Apply today! Stop by, call 800.562.6049 or visit us online at service1.org.

*APR = Annual percentage rate. Rates as low as 4.59% APR are available for qualified borrowers on new, used, or refinanced vehicle loans with a 48-month term. Sample payment of $7,500.00 borrowed for 48 months at 4.59% APR would require a monthly payment of $171.37. Lowest rate available for qualified borrowers based on creditworthiness, term, vehicle year and other factors. Rates, terms, and approval are based on creditworthiness, collateral, and other factors and are subject to change without notice. Membership eligibility required. **Limited time offer. Qualified borrowers may earn up to $150.00 cash incentive on eligible new, used or refinanced auto loans financed between June 1 and September 30, 2026. Existing Service 1st loans are not eligible for incentive. Cash incentive requires a minimum of $7,500.00 financed. Incentive will be deposited into member's share account within 30 business days after closing a qualified auto loan. $100.00 will be deposited for closing a qualified auto loan, $25.00 will be deposited if the borrower has an existing or qualifies for a new Service 1st VISA® Platinum Credit Card, and $25.00 will be deposited if the borrower is enrolled in Direct Deposit or enrolls in Direct Deposit within two (2) business days of loan closing. Minimum direct deposit amount to receive this offer is a regular $250.00 deposit. Direct deposit is an automatic electronic deposit made to your account by someone else, such as an employer issuing payroll or a government agency paying benefits. It may not include deposits to your account that are made by an individual using online banking or an internet payment provider. Cash incentive should be reported as taxable income; consult a tax advisor. Additional restrictions and conditions apply. Contact Credit Union for full details. Equal Housing Lender. Federally Insured by NCUA.

www.service1.org
800.562.6049

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a message from the Service 1st Retirement & Investment Center**

eight mistakes that can upend your retirement

Pursuing your retirement dreams is challenging enough without making some common, and very avoidable, mistakes. Here are eight big mistakes to steer clear of, if possible.

1. **No Strategy:** Yes, the biggest mistake is having no strategy at all. Without a strategy, you may have no goals, leaving you no way of knowing how you'll get there—and if you've even arrived. Creating a strategy may increase your potential for success, both before and after retirement.
2. **Frequent Trading:** Chasing "hot" investments often leads to despair. Create an asset allocation strategy that is properly diversified to reflect your objectives, risk tolerance, and time horizon; then make adjustments based on changes in your personal situation, not due to market ups and downs.[1]
3. **Not Maximizing Tax-Deferred Savings:** Workers have tax-advantaged ways to save for retirement. Not participating in your employer's 401(k) may be a mistake, especially when you're passing up free money in the form of employer-matching contributions.[2]
4. **Prioritizing College Funding over Retirement:** Your kids' college education is important, but you may not want to sacrifice your retirement for it. Remember, you can get loans and grants for college, but you can't for your retirement.
5. **Overlooking Healthcare Costs:** Extended care may be an expense that can undermine your financial strategy for retirement if you don't prepare for it.
6. **Not Adjusting Your Investment Approach Well Before Retirement:** The last thing your retirement portfolio can afford is a sharp fall in stock prices and a sustained bear market at the moment you're ready to stop working. Consider adjusting your asset allocation in advance of tapping your savings so you're not selling stocks when prices are depressed.[3]
7. **Retiring with Too Much Debt:** If too much debt is bad when you're making money, it can be deadly when you're living in retirement. Consider managing or reducing your debt level before you retire.
8. **It's Not Only About Money:** Above all, a rewarding retirement requires good health, so maintain a healthy diet, exercise regularly, stay socially involved, and remain intellectually active.

For more information please contact:
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Financial Advisor, Service 1st Retirement & Investment Center

***CRC conferred by InFRE®.**

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1. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. Asset allocation and diversification are approaches to help manage investment risk. Asset allocation and diversification do not guarantee against investment loss. Past performance does not guarantee future results.

2. Under the SECURE Act, in most circumstances, you must begin taking required minimum distributions from your 401(k) or other defined contribution plan in the year you turn 73. Withdrawals from your 401(k) or other defined contribution plans are taxed as ordinary income, and if taken before age 59½, may be subject to a 10% federal income tax penalty."

3. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. Asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss. Past performance does not guarantee future results.

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2025 annual meeting held

Our 2025 Annual Meeting was held on April 22, 2026, at The Pine Barn Inn, in Danville. 2025 marked a number of milestones for the credit union including its 50th Anniversary.

"As we reflect on our 50th anniversary year, we are grateful for the trust our members place in us, for the dedication of our employees, and for the support of the communities we serve," said Mike Thomas, President/CEO, Service 1st. "The momentum created through strong financial performance, innovation, and engagement gives us a solid foundation for the future. Guided by our mission and values, we look forward to continuing to serve as a trusted financial partner and to building on the successes of this milestone year."

Newly elected board members were announced, and several volunteers and employees were honored for their years of service during the event.

Tracy Shirk, Board Chair; **Eric Polczynski,** Board Secretary; and **Lori Wilson,** Board Director, were re-elected, each to three-year terms on the Service 1st Board of Directors.

Service 1st Federal Credit Union's Board of Directors include: Tracy Shirk, Chairperson; **Deborah Petretich Templeton,** Vice Chairperson; **David Cutright,** Treasurer; **Eric Polczynski,** Secretary; **Greg Burke,** MD, FACP, Director; **Steven Endress,** Director; **Mike Fleming,** Director; **Kathy Linn,** Director and **Lori Wilson,** Director.

Service awards representing 350 years of experience and dedication were presented to volunteers and employees.

Honored volunteers included: Jonathan Fellin and **Mike Fleming,** each for 10 years of service; **Tom Culver** for 20 years of service, **Barbara Criswell** for 40 years of service and **Randi Spayd** for 50 years of service.

Employees honored for five years of service included: Abagail Shaffer, Member Service Representative II, Shamokin Dam; **Kyle Hafer,** Operations Specialist, Corporate Center; **Jordan Hollenbach,** Member Business Loan Processor, Corporate Center; **Terry Moore,** Financial Service Specialist I, Bloom Road Office; **Sarah High,** Accounting Specialist, Corporate Center; **Sharon Stroh,** Administrative Assistant to CAO, Corporate Center and **Kim Wolfe,** Employee Experience Specialist, Corporate Center.

Tracy Shirk
Board Chair

Eric Polczynski
Board Secretary

Lori Wilson
Board Director

Employees honored for 10 years of service included: Mandi Stein, Audit & Compliance Specialist, Corporate Center; **Brandi Hoffman,** Assistant Market Manager II, Bloom Road Office; **Rachael Herb,** Vice President Danville Market; **Jenny Daddario,** Regional Vice President (West) and **Missy Thomas,** Assistant Vice President Bloomsburg Market.

Employees honored for 15 years of service included: Heather Shannon, Member Solutions Specialist, Digital Center; **Tom Rambo,** Vice President Lending, Corporate Center; and **April Campbell,** Member Solutions Specialist, Digital Center.

Employees honored for 20 years of service included: Brett Johnson, Chief Lending Officer, Corporate Center and **Eileen Cizewski,** Financial Services Specialist II, Bloomsburg Office.

Employees honored for 25 years of service included: Barb Zlotorzynski, Vice President Operations, Corporate Center and **Elisabeth Taylor,** Vice President of Audit & Compliance, Corporate Center.

For more information, call our Contact Center at **800.562.6049** or chat with us by visiting **www.service1.org.**

security corner

tips on how to avoid a scam

- Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.
- Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.
- If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.
- Resist the pressure to act immediately. Honest businesses won't rush you to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.
- Know how scammers tell you to pay. Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app or a gift card. And never deposit a check and send money back to someone.
- Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

If you were the victim of a scam, report it to the Federal Trade Commission (FTC) at **ReportFraud.ftc.gov.**

Remember! Service 1st will never call you and ask you to give us access to your account or for one-time passcodes. We already have access to your account. If you are not sure that you are speaking with a legitimate employee of Service 1st, you can always end the call and call us back at **800.562.6049**.

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Summer 2026

find balance

service 1st visa® platinum credit card

Find balance when you apply for a Service 1st Visa® Platinum Credit Card.

Service 1st Visa® Platinum Credit Cards feature:

- A terrific annual percentage rate
- No annual or balance transfer fees
- A generous credit line
- Low minimum payments
- Convenient cash advances anytime through Service 1st Digital Banking or at ATMs worldwide
- Digital Issuance
- And, you can earn CU Rewards® Points!

Plus, for a limited time, if you receive your new card before August 31, 2026 you can take advantage of our special **2.99% APR** on balance transfers and cash advances with your Service 1st Visa Platinum Credit Card! Promotional rate applies through end of February 2027 billing cycle, then reverts back to your regular APR. No balance transfer or cash advance fees!*

Apply today! Scan the QR code to learn more.

scan me

*APR = Annual Percentage Rate. Scan the QR code or visit http://bit.ly/4fhoD74 to view important terms and conditions.

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2295 West Front Street
Berwick, PA 18603

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

Mifflinburg Office
52 East Chestnut Street
Mifflinburg, PA 17844

Montandon Office
2613 PA-45
Milton, PA 17847

Muncy Office
200 Muncy Creek Boulevard
Muncy, PA 17756

Shamokin Dam Office
3054 N. Susquehanna Trail
PO Box 157
Shamokin Dam, PA 17876

Sunbury Office
1185 North 4th Street
Sunbury, PA 17801

Wilkes-Barre Office
620 Baltimore Drive
East Mountain
Corporate Center
Wilkes-Barre, PA 18702

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holiday closings

Labor Day
Saturday, September 5, 2026
Monday, September 7, 2026

Federally Insured by NCUA. Equal Housing Lender.