the buzzzz

Spring 2026

time to freshen up with
everyday equity!

Springtime means time to freshen up around the house with an Everyday Equity Line of Credit from Service 1st! It's the perfect time to tap into your home's value with the flexibility of this special home equity line of credit. Whether you're renovating, consolidating, or simply planning ahead, this is your opportunity to start new!

Service 1st Everyday Equity Lines of Credit feature:

- Minimal closing costs!*
- Easy access to funds when you need them!
- Plus, the flexibility to lock-in fixed rates as low as **4.89% APR* for 10 years on up to two (2) segments of your line!****
- Other rates and terms available!

Fixed Segment rates as low as

4.89% APR*

for 10 years!

The rate on the master line of credit is variable.

Apply today!

Call 800.562.6049, visit service1.org or scan the QR code.

*APR = Annual percentage rate. The rate on the Everyday Equity Line of Credit (EELOC) segment is as of publication (4/1/2026). 4.89% APR available on A+ Credit for 120 month fixed-rate segment, first lien position EELOC. Sample payment on $50,000.00 borrowed for 10 years at 4.89% APR would require a monthly payment of $527.80. Minimum loan amount is $7,500.00. Sample payment on $7,500.00 borrowed for 10 years at 4.89% APR would require a monthly payment of $79.17. Your rate may vary and will be determined by your individual credit profile and your home's available equity (determined by appraisal less any outstanding mortgages). Once approved, the segment rate will not change for the initial term of the loan. Owner occupied residences only. Minimum advance of $7,500.00 new money required to waive fees. The fees to be waived are the Property Search, Flood Search and Recording Fees. If the loan is paid off within a 36 month period, fees may be reassessed and included in final payoff. The Satisfaction Fee will not be waived and will be collected at the end of the term of the loan. Any additional fees, including appraisal fees, will be the responsibility of the member. Homeowner's insurance is required; flood insurance is required, where applicable. Automatic payment preferred from a Service 1st deposit account. Other conditions/restrictions may apply. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required. Normal underwriting guidelines apply. Offer valid through 7/31/2026. ** Segments have a fixed rate (the rate will not increase at any time while the plan is open), term and payment. Combined total of segments cannot exceed maximum amount of master line of credit. As balance of segment is reduced, it will proportionately increase available amount of master line of credit. The rate on the master line of credit portion is variable, Prime Rate + 0% for up to 80% LTV (loan to value), Prime Rate + 1% between 80.01% and 90% LTV and is subject to change monthly. This rate varies with the market based on the Prime Rate published in the Wall Street Journal. The APR may increase after consummation; minimum floor APR is 3.50%, maximum ceiling APR is 18%. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required. Maximum of two (2) termed out segments within master line of credit at any one time. Equal Housing Lender. Federally Insured by NCUA.

www.service1.org
800.562.6049

service1st®
Federal Credit Union | Friends you can bank on.

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

thoughtful wealth planning for every stage of life

At every stage of life, thoughtful wealth planning can play an important role in supporting your overall financial well-being. Life's milestones often present valuable opportunities to review your financial strategy and seek to ensure you remain on track toward long-term success.

The advisors at Service 1st Retirement & Investment Center* are here to help you pursue your goals and provide guidance through the many life events that can impact your financial plans, including:

- Becoming a new parent
- Getting married
- Divorce
- Receiving an inheritance
- Retirement
- Relocation
- Leaving a job or experiencing job loss
- Loss of parent or spouse

For more information please contact:
Jeff or Matt
570.271.7597

Jeffrey H. McKinnon, CFP®, CRC®*
Financial Advisor, Service 1st Retirement & Investment Center

Matt Defalco
Financial Advisor, Service 1st Retirement & Investment Center

***CRC conferred by InFRE®.**

****Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Service 1st Federal Credit Union and Service 1st Retirement and Investment Center **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Service 1st Retirement and Investment Center, and may also be employees of Service 1st Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Service 1st Federal Credit Union or Service 1st Retirement and Investment Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

Service 1st Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

family wallet | splashup!

we're getting ready to introduce the children in your life to financial tools with splashup! from Service 1st!

In a world that's quickly going cashless, splash**up!** helps us confidently guide your children's financial journey. With built-in tools for learning, earning, and saving, kids can begin to understand money through real-life experiences. Set up chores and allowances, reward good grades or milestones, and help them work toward personal savings goals. All while keeping visibility and control as a parent/guardian.

With splash**up!**, they will soon have tools including a debit card for everyday spending and a mobile app to track progress, build healthy financial habits and stay engaged.

Include them as part of the financial conversation and watch them grow!

Time for a deeper dive into splashup!? Watch **service1.org** for updates and details! splash**up!** will have them navigating their finances by summer!

traveling? bring us along!

Shared branching is another way people are helping one another at Service 1st. We belong to the shared branch network of credit unions. That's 5,400 credit unions that make it possible for you to transact business when you are on the road away from home.

Plus, with ID CHECK®, we're also working together to make doing business more secure.

To find a location, visit **co-opcreditunions.org** or download the mobile app on your smartphone.

a perfect fit! | adjustable rate mortgages available!

Whether you're buying or refinancing find the right fit for your budget with our adjustable rate mortgages!

Apply today!

Scan the QR code to learn more.

scan me

5/1 as low as

4.99% APR*

or

7/1 as low as

5.49% APR*

Adjustable rate mortgages feature:

- Terms up to 30 years
- No maximum loan amount
- Minimum credit score of 680
- 5% down payment
- All property types eligible (excluding investment properties)
- Convenient repayment options available with payroll deductions and direct deposit.

* APR= Annual Percentage Rate. The APR is current as of 3/1/2026. Sample payment on a 5/1 ARM for $225,000 at 4.99% APR borrowed for 30 years would require a monthly payment of $1,206.72. Sample payment on a 7/1 ARM for $225,000 at 5.49% APR borrowed for 30 years would require a monthly payment of $1,276.38. Payment samples do not account for insurance or taxes. The initial interest rate is fixed for the first 5 years or 7 years, respectively, and may adjust annually thereafter based on the CMT (Constant Maturity Treasury) plus a 3% margin. Rate adjustments are subject to 2% initial adjustment cap, 2% annual cap and 5% lifetime cap. Your interest rate and monthly payment may increase after consummation. Maximum interest rate of 9.99% for 5/1 ARM and 10.49% for 7/1 ARM. All loans subject to credit approval. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. Minimum Tri -Merge FICO credit score of 680 required. Private mortgage insurance (PMI) may be required for loans with less than 20% down payment. Homeowner's insurance is required; Flood insurance is required, where applicable. Mortgage rates and fees are subject to change without notice. Automatic payment preferred from a Service 1st deposit account. Other conditions/restrictions may apply. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current rates, terms and conditions. Membership eligibility required. Equal Housing Lender.

service1st®

Federal Credit Union | Friends you can bank on.

Michael Howe, Facilities & Maintenance Specialist; and Mike Thomas, President/CEO greeting visitors at last year's Annual Charity Duck Derby.

splish splash!

Get your tickets in time for this year's Annual Charity Duck Derby!

The Service 1st Annual Charity Duck Derby will kick off on **Saturday, August 1, 2026**, at noon on the Danville/Riverside Bridge in Danville.

Funds raised will be combined with those raised during our 32nd Annual Charity Golf Tournament to benefit:

- **For the Cause NEPA, Berwick**
- **Bloomsburg Salvation Army Service Center, Bloomsburg**

Adults ages 18 and older can purchase a single duck for $5 or a flock of five ducks for $20, and you can purchase as many as you would like.

Tickets are on sale at all Service 1st offices and through Service 1st digital banking now through July 31.

Each ticket number corresponds with a rubber duck, which will set sail the day of the event. If your ticket number matches one of the first five ducks to cross the finish line, you could win up to $500!

For more quack-tastic details, connect with us online by selecting the chat icon available at **service1.org**, sending us a secure message via Service 1st digital banking or by calling our Contact Center at **800.562.6049.**

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.

service1st®
Federal Credit Union | Friends you can bank on.
1985 Montour Boulevard
PO Box 159
Danville, PA 17821

12 convenient locations

Corporate Center
1985 Montour Boulevard
PO Box 159
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

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

Make it official! "Like" us on Facebook.
"Follow" us on TikTok, Instagram, & LinkedIn.

service1st®
Federal Credit Union | Friends you can bank on.

holiday closings

Saturday before Memorial Day
Saturday, May 23, 2026

Memorial Day
Monday, May 25, 2026

Juneteenth
Friday, June 19, 2026

Friday before Independence Day
Friday, July 3, 2026

Independence Day
Saturday, July 4, 2026

Federally Insured by NCUA. Equal Housing Lender.