



b^{the} buzzzz

Fall 2026

get ahead with flexible & accessible saving!

3.29%
APY*

**12-month hybrid advantage
certificate available**

Our 3.29% APY* 12-Month Hybrid Advantage Certificate special features:

- > Automatically renewable
- > \$5,000 minimum deposit required
- > Variable rate, dividend rate may change quarterly
- > One withdrawal allowed without penalty per calendar quarter
- > Additional withdrawals subject to penalty equivalent to three (3) months dividends
- > May make additional deposits to certificate in minimum amounts of \$2,500
- > Option to compound the interest or transfer interest to a share. Interest compounded quarterly and paid quarterly

At Service 1st, our 12-Month Hybrid Advantage Certificate is designed to keep your savings moving, automatically.

As the market shifts, your earning potential shifts with it, giving you the flexibility and opportunity traditional fixed-rate certificates can't match.

PLUS!

***Enjoy one withdrawal
without penalty per
calendar quarter!***



Learn more!
Scan the QR code.

Get started today!

Log in to **Service 1st Digital Banking**, send us a secure message via Digital Banking, select the chat icon at the bottom of **service1.org**, or call our Contact Center at 800.562.6049.

*APY = Annual Percentage Yield. The APY is current as of 8/31/2026. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. The dividend rate may change quarterly. Penalty for withdrawals exceeding the permitted limit of one withdrawal per calendar quarter. If the account balance falls below \$5,000, the dividend rate will change to the current Regular Savings account dividend rate. Call us at 800.562.6049 for current information.

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Federal Credit Union | Friends you can bank on.



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

managing an inheritance

This article is for informational purposes only and is not a replacement for real-life advice, so consider speaking with a legal or tax professional before making any decisions with an inheritance.

Inheriting wealth can be a burden and a blessing. Even if you have an inclination that a family member may remember you in their last will and testament, there are many facets to the process of inheritance that you may not have considered. Here are some things you may want to keep in mind if it comes to pass.

Take your time. If someone cared about you enough to leave you an inheritance, then you may need time to grieve and cope with their loss. This is important, and many of the more major decisions about your inheritance can likely wait. You may be able to make more informed decisions once some time has passed.

Don't do it alone. There are so many laws, choices, and potential pitfalls – the knowledge an experienced professional can provide on this subject may prove critical.

Think of your own family. When an inheritance is received, it may alter the course of your own financial strategy. Be sure to take that into consideration.

The taxman may visit. If you've inherited an IRA, it is important to consider the tax implications. Distributions to non-spouse beneficiaries are generally required to be distributed by the end of the 10th calendar year following the year of the account owner's death. For the year of the account owner's death, the RMD due is the amount the account owner would have been required to withdraw, if any, but did not withdraw. Beginning the year following the owner's death, the RMD depends on certain characteristics of the designated beneficiary. A surviving spouse of the IRA owner, disabled or chronically ill individuals, individuals who are not more than 10 years younger than the IRA owner, and children of the IRA owner who have not reached the age of majority may have other minimum distribution requirements.

Stay informed. The estate laws have seen many changes over the years, so what you thought you knew about them may no longer be correct.

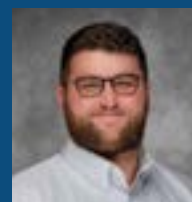
Remember to do what's appropriate for your situation. While it's natural for emotion to play a part and you may wish to leave your inheritance as it is out of respect for your relative, what happens if the inheritance isn't appropriate for your financial situation? A financial professional can help determine if the inheritance fits with your overall goals, time horizon, and risk tolerance.

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Retirement & Investment Center



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Financial Advisor, Service 1st
Retirement & Investment Center

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Jeff or Matt
570.271.7597**

*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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www.service1.org
800.562.6049

security corner

check it out! | security page at service1.org

Trying to stay ahead of what's happening in the world of fraud and scammers is tough; however, there is a way. We've added a Security Page to service1.org.

This page can help you stay updated on the newest tricks and avoid falling victim. Fraud is rampant and we want to do our best to keep you educated about what's next.

If you do fall victim, visit this page to access steps you can take to report what's happened day or night.

Check it out. Visit <https://service1.org/resources/security> or scan our QR Code.



scan to visit our
security page



ready, set, save for the holidays! Start a Christmas Club Account today!

Nothing feels better than the confidence of having money saved when you need it. A Club Account from Service 1st makes this possible.

Our Christmas Club Account allows you to conveniently set aside money for those times of year when some extra spending money is most needed. Or, put it toward winter expenses, like heating bills, and get a head start on the season. Plus, you can open an account any time during the year! **By starting now, you'll be set for next year!**

- 0.20% APY*
- Deposit any amount
- No minimum balance required
- Direct Deposit/Payroll Deduction
- \$10 charge for early withdrawals or closure
- Funds automatically transferred to your designated checking or savings account on October 1

Start your account today!

Visit: <https://service1.org/personal/savings/club>, login to Service 1st Digital Banking, select Open New Account and Christmas Club.

That's all there is to it!

For more information, send us a secure message via Digital Banking or connect with our Contact Center at 800.562.6049.

* APY = Annual Percentage Yield. The APY is current as of 10/1/2026. Fees could reduce earnings to the account. Contact credit union for full details. Membership eligibility required.

fantastical! | service 1st visa® platinum credit card

Service 1st's Visa® Platinum Credit Card will have you shopping like a whimsical tinsel-toed elf! Plus, it offers so many great benefits. It's the most magical way to prepare this season!

one card stacked with features!

- A great low rate*
- Generous credit line*
- Buy1st Pay Later* – see if any of your purchases qualify!
- Cash Advances and Balance Transfers available via Digital Banking* – simple!
- Digital Wallet* – ready!
- Card Controls – toggle your card on or off
- CU Rewards* – earn points for every net dollar you spend!

And no hidden fees including Annual and Balance Transfer fees!*

Annual Percentage Rates (APRs) and credit limits vary based on creditworthiness and underwriting criteria. Contact credit union for full details.

**What are you waiting for?
Apply today and then get shopping!**

Visit <https://service1.org/personal/borrowing/credit-card>
or scan our QR Code to learn more.



*Contact
credit union
for full details.



Fall 2026

call for candidates | board of directors

The annual election for our Board of Directors is approaching. Directors set strategic direction and establish policies. The board consists of nine total directors, each serving a three year term, with three terms expiring each year. Current directors are eligible for re-election.

If you are interested in serving on the Service 1st Board of Directors or want to learn more about being a director, submit your resume by Friday, November 13, 2026, to:

Tom Culver
Nominating Committee Chair
Service 1st Federal Credit Union
1985 Montour Blvd.
PO Box 159
Danville, PA 17821

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Danville, PA 17821



13 convenient locations

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PO Box 159
Danville, PA 17821

COMING IN 2027

Berwick Office

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

Veterans Day

Wednesday, November 11, 2026

Thanksgiving Day

Thursday, November 26, 2026

Christmas Eve | early closing

Thursday, December 24, 2026

Christmas Day

Friday, December 25, 2026

New Year's Day

Friday, January 1, 2027

Martin Luther King, Jr. Day

Monday, January 18, 2027



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Federally Insured by NCUA. Equal Housing Lender.