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Fall 2024

ready? stay prepared with our flexline of credit!



Be prepared for today and ready for tomorrow with a Flexline of Credit from Service 1st. Life is full of challenges. To face them, you have to be flexible.

Our flexline of credit is just another way of knowing, at Service 1st, we have your back.

This special personal line of credit is ready for life's ups and downs!

Our flexline of credit features:

- Lines of credit available up to \$25,000!*
- Competitive variable rates!**
- Easy access to funds!
- And, it's a great source of overdraft protection for your checking account!

The possibilities are endless! Our team is looking forward to exploring these opportunities with you.

Flexline is ready for:

- Unexpected expenses
- Consolidating debt
- Holiday expenses
- Winter bills
- A well-deserved vacation
- Tuition
- And, much more!



learn more

Apply today!

Stop by, call 800.562.6049 or visit us online at service1.org to schedule an appointment.

*Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Other conditions/restrictions may apply. Membership eligibility required. Call us at 800.562.6049 for current rates, terms and conditions.

**Variable rate, subject to change monthly. This rate varies with the market based on the Prime Rate published in The Wall Street Journal.

www.service1.org
800.562.6049

 **service1st**[®]

Friends you can bank on.



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

managing the risk of outliving your money



“What is your greatest retirement fear?”

If you ask some pre-retirees this question, “outliving my money” may be one of the top answers. In fact, 45% of workers say they fear outliving their savings and investments.¹

Retirees face greater “longevity risk” today.

The Census Bureau says that Americans typically retire around age 62 for women and 65 for men. Social Security projects that today's 63-year-olds will live into their mid-eighties, on average. This is a mean life expectancy, so while some of these seniors may pass away earlier, others may live past 90 or 100.^{2,3}

If your retirement lasts 20, 30, or even 40 years, how well do you think your retirement savings will hold up? What financial steps could you take in your retirement to try and prevent those savings from eroding? As you think ahead, consider the following possibilities and realities.

How will Social Security work in the future?

For decades, Social Security took in more dollars per year than it paid out. That ongoing surplus – also known as the Social Security Trust Fund – may face funding challenges as early as 2034. Congress may act to address this financing issue before then, but the worry is that future retirees could get slightly less back from Social Security than they put in. It's critical that pre-retirees estimate the amount of Social Security benefits they are expected to generate in the future.⁴

Preparing for out-of-pocket health care costs.

You can enroll in Medicare at age 65, but how do you handle the premiums for private health insurance if you retire before then? Striving to work until you are eligible for Medicare makes economic sense and so does setting aside money to pay for health care costs. A healthy couple retiring at age 65 can expect to pay nearly \$315,000 to cover health care expenses in retirement.⁵

Luck is not a plan, and hope is not a strategy.

Those who are retiring unaware of these factors may risk outliving their money. Creating a strategy may help you better prepare for retirement.



For more information, contact:
Jeffrey H. McKinnon, CFP®, CRC®,
Financial Advisor and Service 1st Retirement
& Investment Center Representative at
800.562.6049 ext. 7597.

1. TransamericaCenter.org, 2023
2. Forbes.com, October 13, 2022
3. SSA.gov, 2023
4. AARP.org, March 31, 2023
5. Fidelity.com, 2023

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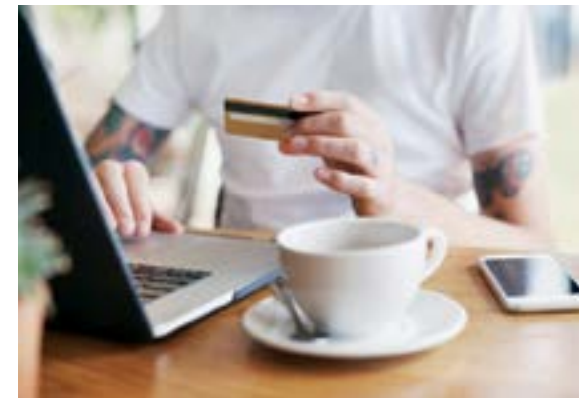
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buy 1st pay later with your service 1st Visa® platinum credit card this season!



A stress free holiday season, is just what the doctor ordered, so don't let the cost of large unplanned expenses or that special gift get you down. With Buy 1st Pay Later, your Service 1st VISA® Platinum Credit Card is giving you the power to keep your budget and your stress level on track.

How does it work?

- Make a qualifying purchase using your Service 1st VISA® Platinum Credit Card.
- Log in to Service 1st Digital Banking, view your Service 1st VISA® Platinum Credit Card and proceed to Card Services.
- Click on the Buy 1st Pay Later Service tile to view any eligible purchase offers** on posted transactions and select a plan that's right for you!

- Pay back the installment plan you select over time with budget-friendly payments!*
- Buy 1st Pay Later is the perfect way to lock in a lower fixed rate† for larger purchases and manage the balance on your VISA® Platinum Credit Card.
- Purchases over \$100 that display in the Installment Payments tab are eligible.

* APR = Annual Percentage Rate. **You will only see an offer if you qualify. See your Consumer Credit Card Agreement and Disclosure or contact credit union for details. Buy 1st Pay Later is a financial product brought to you by Service 1st Federal Credit Union. Service 1st Digital Banking required to use Buy 1st Pay Later. Service 1st Federal Credit Union may change APRs, fees and other account terms in the future based on your experience with Service 1st Federal Credit Union and its affiliates as provided under the Consumer Credit Card Agreement and applicable law. Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, please refer to the Service 1st Federal Credit Union website or Service 1st Mobile Banking for additional information. Purchase must be greater than \$100 from qualifying merchants. Monthly payments available for 3 to 18 months, split evenly over term, depending on qualifications. Interest rate will be provided via Service 1st Digital Banking and will be contingent on qualifying purchase. Contact credit union for full details. † Rate will not change for the duration of the installment plan.

Learn more!

To learn more about Buy 1st Pay Later, visit
<https://service1.org/personal/loans/visa-credit-card/b1pl>



apply today

financing? re-financing? student loan options available

If you still need additional funding to help pay for school once you have exhausted federal student aid options, let us help you explore your private student lending options. Service 1st has teamed up with Granite Edvance and Bank of Lake Mills to offer members student financing opportunities. Getting started is simple.

Additional lending opportunities for those seeking undergraduate and graduate financing, as well as re-financing information are also available.

For more information, call our Contact Center at 800.562.6049 or schedule an appointment online today by visiting:

<https://service1.org/appointment>





Fall 2024

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 15, 2024 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



12 convenient locations

Corporate Center
1985 Montour Boulevard
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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 **now open!**
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
Monday, November 11, 2024

Thanksgiving Day
Thursday, November 28, 2024

Christmas Eve | early closing
Tuesday, December 24, 2024

Christmas Day
Wednesday, December 25, 2024

New Year's Day
Wednesday, January 1, 2025

Martin Luther King, Jr. Day
Monday, January 20, 2025



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Federally Insured by NCUA. Equal Housing Lender.