



b^{the} buzzzz

Summer 2025

dream!
then, drive away saving!

Whether you are buying your first vehicle or upgrading to that dreamy set of new wheels, a Service 1st Federal Credit Union auto loan makes it easier than ever!

With rates as low as 4.99% APR*, you will enjoy:

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

what are you waiting for?

There's never been a better time to head out on your next great adventure with the vehicle of your dreams!

apply today!

Scan the QR code for full details.
Visit **service1.org** to schedule an appointment.



learn more

*APR = Annual percentage rate. 4.99% APR available on new vehicle purchases with a 48-month, direct auto loan. Sample payment of \$7,500.00 borrowed for 48 months at 4.99% APR would require a monthly payment of \$172.72. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required.

** Limited time offer. Restrictions apply. Member may earn up to \$150.00 cash incentive which 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 if the member has a new or existing Service 1st VISA® Platinum Credit Card and \$25.00 if the member 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. Offer valid on new or used direct auto loans or refinanced auto loans financed between June 1 and September 30, 2025. Existing Service 1st loans are not eligible. Cash incentive requires a minimum of \$7,500.00 financed. Cash incentive should be reported as taxable income. See tax specialist for details. Financing available up to 100% NADA value. Biweekly repayment options available. Terms and conditions subject to change without notice. Contact Credit Union for full details. Equal Housing Lender. Federally Insured by NCUA.

www.service1.org
800.562.6049

 **service1st®**
50 years of friends you can bank on!



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

navigating retirement pitfalls

Much is written about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Some classic financial missteps have been known to plague retirees, too.

Calling them “missteps” may be a bit harsh, as not all of them represent errors in judgment. Either way, becoming aware of these potential pitfalls may help you to avoid falling into them in the future.

► **Managing Social Security.** Social Security benefits are structured to rise about 8% for every year you delay receiving them after your full retirement age. Is waiting a few years to apply for benefits an idea you might consider? Filing for your monthly benefits before you reach your full retirement age can mean comparatively smaller monthly payments.¹

► **Managing medical costs.** One report estimates that the average couple retiring at age 65 can expect to need \$315,000 to cover health care expenses during the course of their retirement, even with additional coverage such as Medicare Part D, Medigap, and dental insurance. Having a strategy can help you be better prepared for medical costs.²

► **Understanding longevity.** Actuaries at the Social Security Administration project that a 65-year-old man has a 34% chance and a 65-year-old woman has a 45% chance to live to age 90. The prospect of a 20- or 30-year retirement is not only reasonable, but it should be expected.³

► **Managing withdrawals.** You may have heard of the “4% rule,” a guideline stating that you should take out only about 4% of your retirement savings annually. Each person’s situation is unique but having some guidelines can help you prepare.

► **Managing taxes.** Some people enter retirement with investments in both taxable and tax-advantaged accounts. Which accounts should you draw money from first? To answer the question, a qualified financial professional would need to review your financial situation so they can better understand your goals and risk tolerance.

This article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying your investment strategy for tax considerations.

► **Managing other costs, like college.** There is no “financial aid” program for retirement. There are no “retirement loans.” A financial professional can help you review your anticipated income and costs before you commit to a long-term strategy, and help you make a balanced decision between retirement and helping with the cost of college for your children or grandchildren.

FOR MORE INFORMATION, CONTACT:



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



Matt Defalco
Financial Advisor and Service 1st
Retirement & Investment
Center Representative

To connect with Jeff or Matt, call 800.562.6049 ext. 7597.

1. SSSA.gov, 2023
2. Fidelity.com, 2023
3. LongevityIllustrator.org, 2023

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please, consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.

*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.

www.service1.org
800.562.6049

a citation honoring service 1st's 50th anniversary presented at annual meeting

We held our 2024 Annual Meeting Wednesday, April 23, at the Silver Moon Banquet Hall, in Lewisburg, celebrating our 50th Anniversary with a special presentation by Senator Lynda Schlegel Culver.

During the meeting, highlights from the past year were shared, as well as awards bestowed on the credit union. Senator Culver then presented Tracy Shirk, Chairperson, Service 1st Board of Directors and Mike Thomas, President/CEO Service 1st Federal Credit Union, with a special citation for their continued community support and focus on financial education over the past 50 years.

The Citation shares, "Chartered on August 25, 1975, by Barbara Criswell and a group of Geisinger Medical Center employees as the Geisinger Employees Federal Credit Union, the Service 1st Federal Credit Union was initially operated by a group of volunteers who worked to spread the word about the credit union movement among their peers. They opened accounts from a table in Geisinger Medical Center's cafeteria before moving to a cottage on the hospital grounds. Presently operating under the expert guidance of President and Chief Executive Officer Mike Thomas, the Service 1st Federal Credit Union has more than forty-six thousand members. It strives to provide a lifetime of financial services that meet its clients' changing needs and to foster a relationship of trust, dignity, and respect. The Service 1st Federal Credit Union has developed a strong reputation for the highest quality of service throughout its history. By steady adherence to the principles of fairness, reliability, and integrity, it has become a leader in the community and a model that is worthy of emulation. Over the years, those in leadership positions, as well as its staff and members, have contributed in a tremendous way to its growth and development."

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

Greg Burke, MD, FACP, Director; **Steve Endress**, Director; and **Michael Fleming**, Director, were re-elected, each to three-year terms on the Service 1st Board of Directors.

Following the Reorganization Meeting, officers were announced.

Tracy Shirk was announced as the Chairperson, **Deborah Petretich Templeton**, R. Ph., MHA, as Vice Chairperson, **David Cutright** as Treasurer, and **Eric Polczynski** as Secretary.

Other members of the Service 1st Board of Directors include **Kathy Linn**, Director, and **Lori Wilson**, Director.

Service awards representing 160 years of experience and dedication were presented to volunteers and employees.

Volunteers honored included: **Greg Burke** and **Joseph Bleznuck**, each for 10 years of service; **Michael Kowalick** for 15 years of service and **Harold Hurst** for 25 years of service.



(L-R) **Tracy Shirk**, Chairperson, Service 1st Board of Directors; **Barbara Criswell**, Founding Member and Director Emeritus, Service 1st Board of Directors; **Mike Thomas**, President/CEO, Service 1st and Pennsylvania Senator **Lynda Schlegel Culver**.

Employees honored for five years of service included:

Alexandra Baney, Assistant Market Manager, Bloomsburg; **Audrey Bock**, Financial Services Specialist I, Sunbury; **Michael Howe**, Facilities & Maintenance Specialist; **Amanda Lagan**, Indirect Lending Manager; **Lauren Maurer**, Collections Representative; **Regina Royer**, Member Service Representative II, Mifflinburg; **Steve Butkie**, Member Service Representative, Elysburg; and **Sara DeVinney**, Assistant Market Manager, Muncy.

Employees honored for 10 years of service included:

Colleen Phillips, Vice President Marketing; **Sarah Schiro**, Marketing Manager; and **Mark Zimmerman**, Audit & Compliance Specialist.

Suzette Sands, Administrative Assistant to the CEO, was **honored for 30 years of service**.

For more information, call our Contact Center at **800.562.6049** or visit **www.service1.org**.



We want to help you say goodbye to the high interest debt that may be holding you back from achieving your financial goals! Transfer your balances to a Service 1st VISA® Platinum Credit Card today and start saving for your next adventure!

for a limited time only!

Transfer your high interest debt to your Service 1st VISA® Platinum Credit Card now through August 31, 2025, to take advantage of our special 3.99% APR* on those balances through end of February 2026 billing cycle!* Then enjoy rates currently as low as 13.24% APR*! And, you won't incur any balance transfer fees!*

transfer and save!

Stop by, call, visit us online, or log in to digital banking to read important terms and conditions and to apply for your new card and transfer your balances today!

APR = Annual Percentage Rate

Scan the QR Code or visit <https://service1.org/getmedia/def96a9b-8ba9-4bef-b227-20fa6aaa1f83/A-S-Disclosure.pdf> to view important terms and conditions.



learn more*

the
buzzzz

Summer 2025

happy 50th anniversary!



August 25 is our actual charter date and our official 50th Anniversary. Back in 1975, a steadfast group of volunteers decided that they needed a credit union – and that, they did. We've been celebrating throughout the year. Help us keep the celebration going! Stop in any Service 1st office on Monday, August 25, 2025, to help us celebrate with special treats!

We look forward to seeing you soon!

connect with us today via text!



We are always looking for new ways to enable you to connect with us.

Have a question about your account or need to confirm an office location? Now you can text us at **570-271-6060**.

Data rates may apply.



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 Westminister 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

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®

50 years of friends you can bank on!

1985 Montour Boulevard

PO Box 159

Danville, PA 17821



service1st®

50 years of friends you can bank on!

holiday closings

Labor Day

Saturday, August 30, 2025

Monday, September 1, 2025



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

Federally Insured by NCUA. Equal Housing Lender.