



**b**the  
buzzzz

Fall 2025

# opportunity knocks with everyday equity!

**Plan ahead with an Everyday Equity Line of Credit today! Whether you are planning to spruce up around the house before the holidays or you are planning to get a head start on Spring 2026 projects, this unique home equity line of credit can help.**

Lock in our great low fixed rates on up to two segments of an Everyday Equity Line of Credit today!\*\* Unlock the potential of your home's equity and see how Everyday Equity\* can empower you to take charge of your budget and achieve your financial goals.

Everyday Equity is a budget-friendly way to manage your next project and save! Whether you are paying down tuition, remodeling or looking forward to a well-deserved vacation, it can help.

The possibilities are endless!

## Everyday Equity Lines of Credit feature:

- Easy access to funds!
- Low monthly payments!
- Minimal closing costs!\*
- Plus, the flexibility to enjoy low fixed rates on up to two segments of your line!\*\*



**check out  
our rates**

Our team is looking forward  
to exploring these  
opportunities with you.

**apply today!**

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

\*Minimum loan amount is \$7,500.00. 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). 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 Fee. 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. \*\*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 annual percentage rate (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. Service 1st | 1985 Montour Boulevard, PO Box 159, Danville, PA 17821. 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\*\*

# 9 facts about retirement

**Retirement can have many meanings. For some, it will be a time to travel and spend time with family members. For others, it will be a time to start a new business or begin a charitable endeavor. Regardless of what approach you intend to take, here are nine things about retirement that might surprise you.**

1. Many consider the standard retirement age to be 65. One of the key influencers in arriving at that age was Germany, which initially set its retirement age at 70 and then lowered it to age 65.<sup>1</sup>
2. Every day between now and the end of the next decade, another 10,000 baby boomers are expected to turn 65. That's roughly one person every eight seconds.<sup>2</sup>
3. The 65-and-older population is one of the fastest-growing demographics in the United States. In 2022, there were 58 million Americans aged 65 and older. That number is expected to increase to 82 million by 2050.<sup>3</sup>
4. Ernest Ackerman was the first person to receive a Social Security benefit. In March 1937, the Cleveland streetcar motorman received a one-time, lump-sum payment of 17¢. Ackerman worked one day under Social Security. He earned \$5 for the day and paid a nickel in payroll taxes. His lump-sum payout was equal to 3.5% of his wages.<sup>4</sup>
5. Seventy-eight percent of retirees say they are confident about having enough money to live comfortably throughout their retirement years.<sup>5</sup>
6. The monthly median cost of an assisted living facility is around \$6,000, and seven out of ten people will require extended care in their lifetime.<sup>2</sup>
7. Sixty-six percent of retirees depend on Social Security as a major source of their income. The average monthly Social Security retirement benefit as of January 2025 was \$1,976.<sup>5,6</sup>

8. Centenarians – there are 108,000 of them as of 2024. By 2053, this number is expected to increase to 513,000.<sup>7</sup>

9. Seniors aged 65 and over spend over four hours a day, on average, watching TV.<sup>8</sup>

**These stats and trends point to one conclusion:** The 65-and-older age group is expected to become larger and more influential in the future. Have you made arrangements for health care? Are you comfortable with your investment decisions? If you are unsure about your decisions, maybe it's time to develop a solid strategy for the future.

## 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. SSA.gov, 2025                        | 5. EBRI.org, 2025                   |
| 2. Genworth.com, 2025                   | 6. SSA.gov, 2025                    |
| 3. PRB.org, January 9, 2024             | 7. PewResearch.org, January 9, 2024 |
| 4. Social Security Administration, 2025 | 8. BLS.gov, 2025                    |

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, LLC, 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. © 2025 FMG Suite.

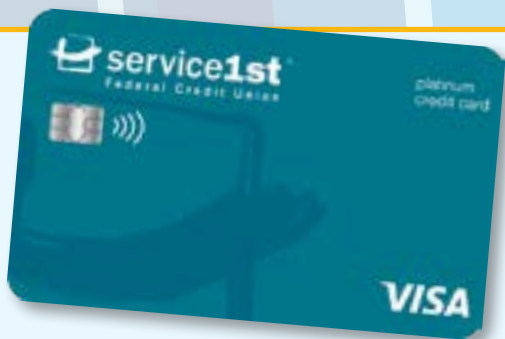
\*CRC conferred by InFRE®.

\*\*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**



## buy 1st pay later with our visa® platinum credit card this season

At Service 1st, we want to empower you this holiday season! With our Service 1st Federal Credit Union VISA® Platinum Credit Card, you may have the power to divide qualifying purchases into smaller monthly payments with Buy 1st Pay Later!\*

### How does Buy 1st Pay Later work?

- Make a qualifying purchase using your Service 1st VISA® Platinum Credit Card. Then simply log into your card account through digital banking.
- 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.

**Want to learn more? There are a number of ways you can connect with us!** Click the chat icon available at <https://service1.org/personal/loans/visa-credit-card/b1pl> or via Service 1st mobile, send us a secure message via Service 1st digital banking, stop in or call our Contact Center at 800.562.6049.

\*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 Online or Mobile 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 the Service 1st Online or Mobile 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.

## ever wonder what an “809 scam” is?

It seems as though there are more types of scams these days than grains of sand on the beach. The Federal Communications Commission (FCC) actually keeps a glossary among a number of great resources online.

Visit <https://www.fcc.gov/scam-glossary> to learn more.

### 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**.

\*Message and data rates may apply.



## 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 14, 2025, to:

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

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.



50 years of 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



service1st®

50 years of friends you can bank on!

### holiday closings

**Veterans Day**

**Tuesday, November 11, 2025**

**Thanksgiving Day**

**Thursday, November 27, 2025**

**Christmas Eve | early closing**

**Wednesday, December 24, 2025**

**Christmas Day**

**Thursday, December 25, 2025**

**New Year's Day**

**Thursday, January 1, 2026**

**Martin Luther King, Jr. Day**

**Monday, January 19, 2026**



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

Federally Insured by NCUA. Equal Housing Lender.