

A Resource for Persons with Disabilities

At Service 1st Federal Credit Union, we want to connect you with the resources you need to achieve your financial goals and the financial goals of your loved ones. This guide was designed to provide an introduction to products, services and resources you may find beneficial.

Representative Payee Accounts

What is a Representative Payee Account?

- A Representative Payee is appointed by the Social Security Administration (SSA) to handle Social Security Insurance (SSI) and/or SSA benefit funds for a recipient that cannot manage their own benefit funds (beneficiary).
- Representative Payees must obtain a letter from Social Security Administration naming the Representative Payee. A copy of the letter must stay on file at the credit union.
- The beneficiary must never have direct access to the account.
- Debit cards may be issued but only under the Representative Payee's name.
- Representative Payees cannot handle non-SSA/SSI funds.

PA ABLE Account

A PA ABLE Account gives individuals with qualified disabilities (Eligible Individuals), their families and friends, a tax-free way to save for disability-related expenses, while maintaining government benefits. Federal and state law authorized the creation of PA ABLE Accounts.

Who is eligible?

To be eligible for an ABLE account, individuals must:

- Have a qualifying disability that started before their 26th birthday. (This age will expand to age 46 in 2026.)
- **AND either**
- Be eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)
- **OR**
- Self-certify with a physician's documentation that they meet certain disability standards.

Visit <https://paable.gov> for more information.

Youth Accounts

Service 1st has a variety of products and services designed for youth of all ages.

Youth Savings Accounts*

- No minimum age required to set up

Youth Certificates*

- \$25.00 minimum
- \$1,000.00 maximum
- One-year terms

Supplemental Security Income

If you think you or your child may be eligible, visit:

- SSA.gov
- Apply by phone 1-800-772-1213
- Local offices:
 - 150 Susquehanna Valley Mall Drive
Selinsgrove, PA 17870
 - 700 Market St.
Bloomsburg, PA 17815
 - 7 Wilkes-Barre Blvd.
Wilkes-Barre, PA 18702

Additional resources to consider:

- Community Resource Hub (Bloomsburg YMCA)
- Long term care
- Office of Vocational Rehabilitation
- OVR Early Reach
- SUNCOM Industries
- The Arc of Pennsylvania - Include Me
- YES to the Future (CSIU)



To learn more or schedule an appointment, scan the QR code, visit www.service1st.org or call 800.562.6049 today!

**Contact Credit Union for details.*



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A Resource for Persons with Disabilities

Life Insurance Options*

Term Life Insurance

- Provides a set amount of death benefit for a set period of time
- Premiums are lower than whole life insurance
- Terms do expire
- Premiums change based on age and health

Whole Life Insurance

- Permanent form of insurance that combines a death benefit with a cash value accumulation
- Face amount is constant, and paid if the insured passes away while the policy is in effect
- Payments are fixed and remain the same from the original effective date to the maturity date
- At maturity, face amount is paid to the insured that is still living

Universal Life Insurance

- Permanent Life Insurance
- Complex but beneficial in select circumstances



Retirement & Investment Center

To learn more, connect with the Service 1st Retirement & Investment Center* by calling 570-271-7597 or visiting www.service1.org.

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