

b the
buzzzzz

Summer 2024

safe & sound



learn more

drive away with the peace of mind
you need at the rate you want!

Planning to finance a new vehicle this summer?

Finance or refinance your vehicle loan with Service 1st to enjoy rates:

as
low
as

4.99%
APR*

and ask how you can **EARN UP TO**

\$150

CASH BACK!**

In addition to great low rates,
you'll also enjoy:

- Budget-friendly payment options!
- Flexible terms!
- On-the-spot financing at over 100 local dealers!

Apply today!

Apply directly from Service 1st digital banking, visit service1.org and select our chat option, call 800.562.6049, or stop by any of our 11 convenient locations.

*APR = Annual percentage rate. 4.99% APR available on new vehicle purchases with a 48-month, direct auto loan. Sample payment of \$7500.00 borrowed for 48 months at 4.99% APR would require a monthly payment of \$172.71. 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 recaptured auto loans financed between June 1 and September 30, 2024. 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**®

Friends you can bank on.



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

service 1st retirement & investment center welcomes members to their new location

The Service 1st Retirement & Investment Center* team officially moved into their new location at 877 Bloom Road in Danville. Visitors are welcome to stop by anytime during regular business hours or by appointment.

In June, the Service 1st Retirement & Investment Center team held housewarming events and welcomed Addie Burkland, Financial Services Coordinator, to their team.

Designed exclusively for credit union members, the Service 1st Retirement & Investment Center is a full-service financial program, providing retirement, insurance and investment services to members. They are here to help you and your family through a lifetime of financial planning needs - from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.

With over 40 years of combined experience in the financial industry, they are looking forward to assisting you with any questions you have regarding: Retirement Planning, Individual Retirement Accounts (IRAs), Wealth Management, Education Funding, Mutual Funds, 401(k) Services**, Life Insurance, Long-Term Care Insurance, Tax-Managed Investing** and much more.



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

hours:

9:00 am to 4:30 pm Monday through Friday
(Closed for lunch 12:30 to 1:00 pm)
*Other hours available by appointment



CRC conferred by InFRE®.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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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

service 1st annual meeting highlights accomplishments & centuries of service



Service 1st Federal Credit Union held its 2023 Annual Meeting Wednesday, April 17, 2024, at the Pine Barn Inn, Danville, celebrating operational accomplishments and milestones.

During the meeting, highlights from the past year were shared, as well as awards bestowed on the credit union for their continued community support and focus on financial education.

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

David Cutright, Treasurer; **Deborah Petretich Templeton, R. Ph., MHA**, Secretary; and **Kathy Linn**, Director, were re-elected, each to three-year terms on the Service 1st Board of Directors.

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

Other members of the Service 1st Board of Directors, include: **Steven Endress**, outgoing Chairperson; **Lori Wilson**, Director; **Barbara Criswell**, Director (Retired); **Greg Burke**, MD, FACP, Director; and **Mike Fleming**, Director.

Service awards, representing a combined 315 years of experience and dedication, were presented to volunteers & employees.

▶ **Volunteers honored included:**

Deborah Petretich Templeton for 20 years of service; **David Cutright** for 30 years of service; and **Steven Endress** for 25 years of service, including the last six as chairperson.

▶ **Employees honored for five years of service included:**

Amy Bordell, Assistant Market Manager, Elysburg Market; **Robin Buck**, Assistant Market Manager, Mifflinburg Market; **Missy Shipton**, Collections Supervisor; **Josh Culver**, Financial Service Specialist I, Danville Market; and **Angi Hendricks**, Member Service Representative, Mifflinburg Market.

▶ **Employees honored for 10 years of service included:**

Alison Luzenski, Loan Support Specialist; and **Tiffany Elder**, Financial Service Specialist II, Shamokin Dam Market.

▶ **Employees honored for 15 years of service included:**

Valerie Carper, Cybersecurity & Digital Fraud Analyst; **Tammy Lytle**, Loan Support Specialist; and **Jay Reed**, Chief Information Officer.

▶ **Employees honored for 20 years of service included:**

Sharon Carter, Loan Support Specialist; **Missy Peifer**, Vice President Human Resources; and **Nicole Hoyes**, Centralized Lending Coordinator.

▶ **Employees honored for 25 years of service included:**

Chad Dieterick, Information Systems Team Lead; and **Scott Temple**, Vice President Member Business Services.

▶ **Honored for 40 years of service:**

Sharon Cope-Lee, Accounting Specialist.



tracy shirk
Chairperson



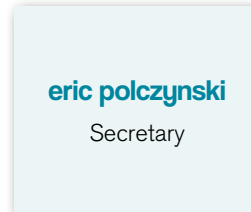
deborah petretich templeton, R. Ph. MHA
Vice Chairperson



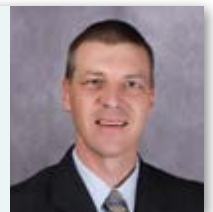
kathy linn
Director



david cutright
Treasurer



eric polczynski
Secretary



Please, join us in congratulating these incredible team members & volunteers.

freedom!

Transfer high interest debt to a Service 1st VISA® Platinum Credit Card today!

Special introductory balance transfer rate!*
No balance transfer fees!*



*learn more



As a valued member of Service 1st Federal Credit Union, 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, 2024, to take advantage of our special 4.99% APR* on those balances through end of February 2025 billing cycle!* Then enjoy rates currently as low as 14.24% 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!

*Please scan the QR code or type https://service1.org/getmedia/a1e15557-53c7-4ee8-829b-f56dbc2afeaf/A_S-Disclosure_promo_060124.pdf into your browser to view important terms and conditions.



Friends you can bank on.



Summer 2024



early direct deposit

Access Your Funds Up to 2 Days Early!

We understand the importance of timely access to your funds. With this in mind, we've recently added a new benefit for members with direct deposit – Early Direct Deposit! Early Direct Deposit simply means, you can now access your funds up to 2 days early!* Early Direct Deposit isn't just for paychecks either; you can gain early access to your Social Security, pensions, government deposits and more! Better yet, you don't need to sign up or register, as long as you have direct deposit, you can take advantage of this feature!

*Direct Deposit and earlier availability of funds are subject to the timing of payor's funding and credit union approval. Service 1st Federal Credit Union cannot guarantee a payer's funds will be available for Early Direct Deposit. Funds will usually be available on the day the payment file is received, not to exceed 2 days prior to the scheduled payment date. Early Direct Deposit is also dependent on member providing accurate credit union account information to the payor. Service 1st Federal Credit Union does not have access to future pending ACH deposit information and cannot control when an ACH deposit appears in pending status. Recurring deposits may vary from deposit to deposit. Other exceptions may apply.

**Eligible direct deposits are limited to electronic direct deposits of items such as your payroll, pension, and government benefit payments made through ACH to your account. Other deposits or credits to your account, such as deposits of funds from person-to-person payment services (e.g. Zelle®, Venmo, or PayPal transfers), check or mobile deposits, and other online transfers or electronic credits are not eligible for early direct deposit.

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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 **coming soon!**
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 18711



Friends you can bank on.

holiday closings

Labor Day

**Saturday, August 31 &
Monday, September 2**



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