



FEBRUARY 2015
1ST NEWS
 MONTHLY NEWS FOR MEMBERS

LET
1.99% APR
 SHIFT YOU INTO
 HIGH GEAR

Whether you're purchasing or refinancing a vehicle, Service 1st offers the same low rates and flexible terms - as low as 1.99% APR. So if you have your sights on buying a vehicle or saving money on the loan you have on the current car or truck you're driving, you need to see Service 1st for great financing. Our loans come fully equipped with every option you need from a low rate, flexible terms and financing up to 100%. Apply for your loan in person, by phone at 800-237-5567 or online at www.service1stcu.org.

LENDER	RATE	TERM	AMOUNT	MONTHLY PMT
Typical Car Loan At Service 1st	1.99%	60 Months	\$25,000	\$438.09
Typical Car Dealer Loan*	4.99%	60 Months	\$25,000	\$471.67
YOUR Savings Over 60 Month Term Of The Loan By Financing At Service 1st Credit Union				\$2,014.80



*APR = Annual Percentage Rate. Rates and terms subject to change. APR includes .25% rate reduction for automatic payments. Normal Service 1st Credit Union credit granting criteria apply. Estimated monthly payments based on a 60-month term. Savings estimate is based on timely payments over 60 months. Your actual payments may vary.

**FEELING THE CHILL OF WINTER BILLS?
 WARM UP TO A CONSOLIDATION LOAN.**

If all those bills from your holiday shopping are stuffing your mailbox it's time for a consolidation loan from Service 1st. With a consolidation loan you can pay off higher-interest rate credit card and retail charge account balances with a rate as low as 9.24%. The difference between the rate you're paying now and a Service 1st loan rate becomes your savings.

JUST LOOK AT HOW MUCH YOU COULD BE SAVING:

Estimated Monthly Payment For 60 Months

Balance	Others at 24%	Service 1st at 9.24%	Estimated Savings Over 60 Months
\$5,000	\$ 143.84	\$ 104.38	\$ 2,367.60
\$10,000	\$ 287.68	\$ 208.75	\$ 4,735.80
\$15,000	\$ 431.52	\$ 313.13	\$ 7,103.40

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Apply for your debt consolidation loan in person, by phone at 800-237-5567 or online at www.service1stcu.org.

**TURBOTAX WILL
 HELP YOU GET YOUR
 TAXES DONE RIGHT**

It's tax time again!
 Service



1st and

TurboTax have teamed up to make your tax preparation easier and getting your refund faster. Use TurboTax to get your taxes done right, get them done fast, and get your maximum refund, guaranteed. And remember, there are no charges for the tax preparation work until you are completely satisfied with your return. Be sure and use Routing & Transit number **263183117** on your tax return. For more details click on the Turbo Tax link online at www.service1stcu.org.

**THERE'S A SURPRISE
 WAITING FOR YOU AT
 THE ANNUAL MEETING**

Plan to attend the Service 1st Annual Membership Meeting on March 19th and you could be the winner of a big screen tv. Also on the agenda is a brief business meeting and refreshments. Plus, there will be an election of members to the Service 1st Board of Directors. We hope to see you at this important meeting on March 19th.



**Annual Membership Meeting
 Thursday, March 19, 2015
 5:30 pm Credit Union Lobby
 8916 Sabal Industrial Blvd
 Tampa, FL**

HOLIDAY CLOSING

Presidents' Day
 Monday, February 16th

