



**JULY 2015**

# 1<sup>ST</sup> NEWS

MONTHLY NEWS FOR MEMBERS

## SAVE THOUSANDS WITH **GROOVECAR** OUR NEW AUTOMOTIVE RESOURCE!

*In addition to the everyday value Service 1st Credit Union brings you, we are proud to introduce our own, unique auto buying resource! What makes it different? This streamlined resource takes the stress out of car buying by helping you to select the perfect vehicle while saving you time and money at the dealership.*

### **HOW DOES IT WORK?**

*When you visit [GrooveCar.com/Service1stCU](http://GrooveCar.com/Service1stCU) you gain access to millions of vehicles nationwide along with the tools you need to make an informed purchase – research on crash test ratings, warranties, incentives, impartial reviews of specific makes and models, a Virtual Test Drive feature, comparisons and so much more.*

*And now you can take your research and financing with you wherever you go with the [GrooveCar.com/Service1stCU](http://GrooveCar.com/Service1stCU) mobile site. The mobile site is accessible through any tablet or smartphone and features all the same capabilities available on the desktop site.*

*In addition, GrooveCar also allows you to submit a finance application so you know your buying power before you go to the dealership.*

### **WHY PRE-APPLY?**

*When you use pre-approved financing you provide yourself with a “safety net”– it establishes your APR (Annual Percentage Rate), provides a budget for how much car you can afford and saves you from the waiting game buyers can experience at the dealership.*

*Visit [GrooveCar.com/Service1stCU](http://GrooveCar.com/Service1stCU) today and access your savings, financing, research and much more.*



## TIME TO SWITCH TO SPRINT?

*Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:*

- *Get a 10% discount on select regularly priced Sprint monthly service*
- *Have your activation fee on new lines waived (up to \$36 in savings)*
- *Have your upgrade fee waived (up to \$36 in savings)*

**Sprint**<sup>®</sup>



*Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.*

*Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC\_ZZM.*

# DISCOVER AFFORDABLE WORRY-FREE DRIVING WITH CREDIT UNION AUTO CLUB

*Service 1st Credit Union now offers Credit Union Auto Club, a roadside assistance program created exclusively for credit union members. It provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.*

*From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.*

*Speak to a Service 1st Consumer Financial Advocate today or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more.*



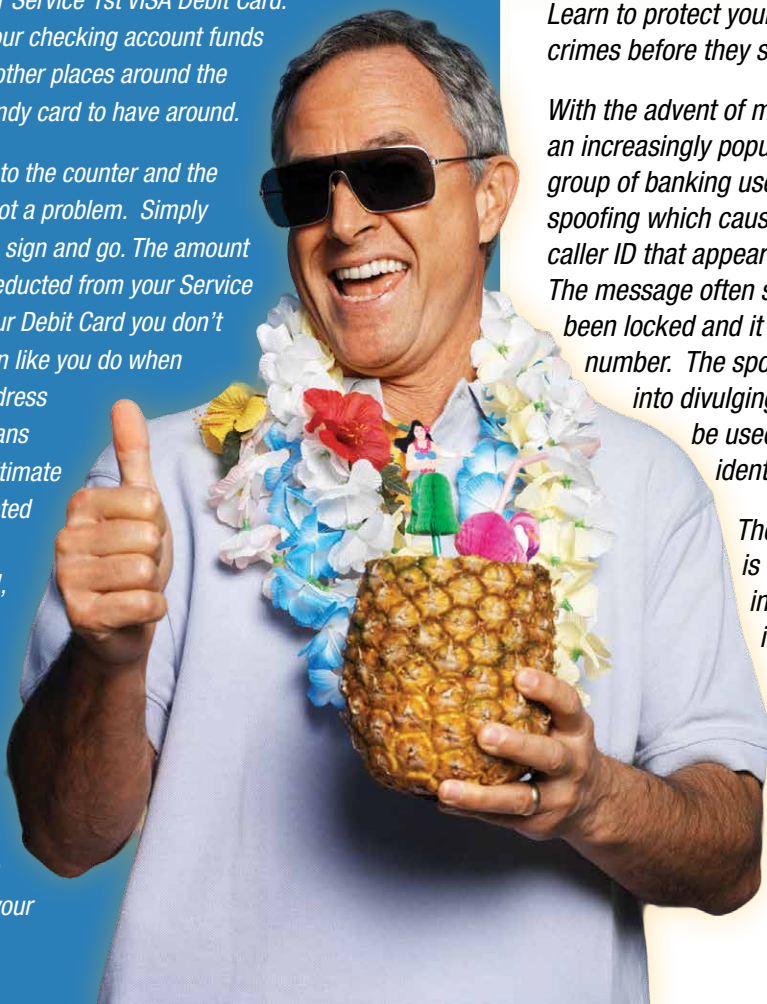
## WHEN TRAVELING DON'T FORGET TO PACK YOUR SERVICE 1ST DEBIT CARD

*One thing to remember to pack in your wallet this summer before you head out on vacation or a weekend trip is your Service 1st VISA Debit Card.*

*This one card gives you access to your checking account funds at ATMs, retailers and thousands of other places around the world. It's a pretty powerful, and handy card to have around.*

*Imagine that feeling when you head to the counter and the sign says "no checks." Well that's not a problem. Simply present your VISA Debit Card, swipe, sign and go. The amount of the transaction is automatically deducted from your Service 1st checking account. Plus, with your Debit Card you don't have to disclose personal information like you do when you write a check - such as your address or driver's license number. That means added security combined with the ultimate convenience. And your card is accepted at thousands of ATMs around the country displaying the VISA®, Presto!, Pulse and CO-OP logos.*

*If you're not yet checking with Service 1st or you don't have a Service 1st VISA Debit Card, get yours today. You'll be glad you did. If you currently have an active checking account at the credit union simply call 1-800-237-5567 to get your VISA Debit Card today.*



## DON'T FALL VICTIM TO IDENTIFY THEFT & FRAUD

*Even though fraud and identity theft are both serious problems, there is no need to fall victim to their attacks. A few simple safeguards can make a big difference. Learn to protect your personal information and stop these crimes before they start.*

*With the advent of mobile banking over the last few years, an increasingly popular scam targets this fast growing group of banking users. Cyber thieves employ Caller ID spoofing which causes the recipient's phone to display a caller ID that appears to be from a bank or credit union. The message often states that the person's account has been locked and it directs the user to call a specific number. The spoofers then lure the cellphone user into divulging account information which can be used to steal their money and/or their identity. Don't let this happen to you.*

*The most important thing to remember is Service 1st Credit Union will never initiate an email or phone call to you in order to update your personal account information. If you suspect a phone call or email isn't legitimate, report the incident to Service 1st immediately. You can also take an active role in protecting yourself by never sharing PINs, access codes, passwords, etc. and never carry this information in your wallet.*