



**JUNE 2015**

# 1<sup>ST</sup> NEWS

MONTHLY NEWS FOR MEMBERS

## Outdoor Adventures Start Here

Longing for lazy days on the water, a vacation camping in the mountains or the freedom of the open road on your two-wheeler? Then let Service 1st help get your outdoor adventure started.

Boat, RV, motorcycle and other leisure vehicle loans are available and affordable. With a variety of flexible terms and options, we have a lot to fit just about any budget. Plus, your monthly payment can automatically be deducted from your paycheck or transferred from your Service 1st account so you never have to think about it once it's set up.

Already made your purchase? Don't worry - we can refinance your loan too. Come see us for financing alternatives. Give us a call today and go to [www.service1stcu.org](http://www.service1stcu.org) for our current loan rates and terms.



## Need Money Fast? Here Are Some Smart Options At Service 1st

If you need cash for everyday expenses or unexpected bills, don't turn to payday loans or high-rate credit cards. Service 1st has many options that can provide the money you need at a much lower cost.

### Personal Loans As Low As 9.24% APR

With a fixed rate and low monthly payments, a Personal Loan is perfect for a special purchase, family vacation, small home improvements or even offset a sudden reduction in income.

### A Service 1st Credit Card As Low As 11.99% APR

Our credit cards offer you real value, with a low, competitive rate, no annual fee and no balance transfer fee, as well as 24/7 worldwide convenience and even reward points.

### Secured Loan As Low As 3.15% APR

If you're just starting out, or you need to rebuild your credit rating, take a closer look at a Secured Loan. Your savings account is used as collateral, for easy approval and a very competitive loan rate. To apply for any of these or other money-saving loans, stop by our office, apply by phone at **800-237-5567** or online at [www.service1stcu.org](http://www.service1stcu.org).



## Services We Offer That Can Save You Money

At Service 1st we're not out to make big profits at your expense. We want to help you make the most of your hard-earned dollars.

### Our money-saving services include:

- Free checking - no monthly service fee, no minimum balance requirement
- Credit cards - no annual fee and earn reward points
- Free online bill pay - save 49 cents in postage on every bill you pay and no monthly fee
- Free ATMs - thousands of surcharge-free Publix Presto and Co-Op ATMs
- Extended Auto Warranties - less expensive than dealer plans

Why pay more when you can take advantage of so many benefits at your credit union?

Visit [www.service1stcu.org](http://www.service1stcu.org) to learn more.

## Keep In Touch With Us On Facebook

"Like" our Facebook page today and instantly keep in touch with what is occurring at your Credit Union. Like us and watch for posts of interesting and informative topics as well as instant Service 1st news and events. See you online at [www.facebook.com/service1stcu](http://www.facebook.com/service1stcu).

