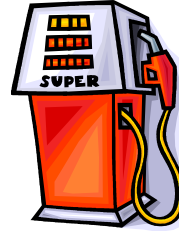


## Borrow at least \$5,000 and get a \$50 gas card\*

There are all kinds of ways to get the \$50 Gas card when you borrow from SCU:

- Bring us your loan of at least \$5,000 from another institution
- Purchase a new or used auto and finance at least \$5,000 with SCU
  - Use the equity in your home and borrow at least \$5,000 with a Home Equity Line of Credit or Closed End Home Equity loan
  - Take advantage of our unsecured loan and borrow at least \$5,000



\*Membership eligibility required. One gas card per loan. Must finance at least \$5,000 to get card. Offer subject to end without notice.

## 15% Bonus Dividend & Interest Refund Declared

Are you confused about the balance in your savings account? Where did that extra money come from? That was the **15%** bonus dividend and interest refund declared by your Board of Directors!

### WHAT ARE BONUS DIVIDENDS AND INTEREST REFUNDS?

Credit unions are not-for-profit organizations owned by their members. Income above and beyond the amounts needed to cover expenses and add to their reserves can be returned to members in the form of lower loan rates and fees, higher dividends on savings, investment in new technology or interest refunds and bonus dividends.

This year, your Board of Directors has declared a **15%** Bonus Dividend and a **15%** Interest Refund.

We are proud to be one of the few credit unions distributing our income in this way. Over **\$900,000** has been returned to our members over the last 17 years. Fifteen percent has only been returned one other time in those 17 years!

How do we calculate the Bonus Dividend and Interest Refund?

#### Bonus Dividends

If you received dividends in 2007 and your account is still open, you will get **15%** of your year-to-date dividends back as cash. Holiday accounts and share certificates do not get the bonus because they are term accounts. You will see two entries on your statement for dividends. The first entry is for the regular December dividends and the second entry is for the Bonus Dividend.

#### Interest Refunds

Interest refunds are paid to open accounts in good standing. If you had a loan during 2007 and your share account is still open, you will get **15%** of the total year-to-date interest paid on the loan. This cash is deposited to your share account. If you have more than one loan you will see separate entries for each loan. They will be labeled with "Interest Refund" as the description in the regular share portion of your statement. Your year-to-date interest will be reduced by your refund amount.

**Remember, this is not guaranteed each year! Income is only generated when members actively use the credit union for their savings and loan needs! So, spread the word to your co-workers and family members.**

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Open Monday–Friday  
8:00am–3:45 pm

*Patrick Campshure, Chairman*  
*Nancy Zirbel, President*  
*Nicole Fawcett, Assistant Manager*  
*Diana Nelson, Sr. Member Service Rep.*  
*Mary Sullivan, Member Service Rep.*

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## **Children's Miracle Network**

### **Candy Bar Sale**

During the last three months, credit unions in Brown County joined together to sell candy bars to raise funds for the Children's Miracle Network—more specifically, Children's Hospital in Appleton.

A huge "THANK YOU" to all our members who purchased Seroogy's candy bars from us in October, November and December. We sold over \$600 worth of candy bars. A special thanks to Paige in Tomahawk who sold 72 of them for us!

We appreciate your help in raising funds for this great cause.

### **Chain of Hearts**

If you were unable to purchase a candy bar this Fall but want the opportunity to donate to the Children's Hospital you can contribute to our Chain of Hearts Campaign.

We appreciate any donation—no matter the amount. Last year we raised \$733 with this campaign.

Please consider making a contribution to CMN at this time. Just take a few minutes to complete the enclosed form and we can withdraw the funds from your account. Be sure to return the form by February 28, 2008 to have the donation included in our Chain of Hearts Campaign.

If you are an employee of Integrys and contribute \$50 or more they will match the funds if you complete the required form. See the Powernet for more information.

Credit unions and their members are the largest contributors to CMN in Wisconsin. Thank you for supporting the credit union and our efforts to raise money for the Children's Miracle Network!

## **IRS Direct**

### **A direct deposit service from the IRS and Service Credit Union**



Now you have a couple options for receiving your 2007 federal income tax refund. You can:

- Split your refund with direct deposits into one, two or three accounts.
- Receive a paper check in the mail.

Splitting your refund is easy. Use IRS Form 8888 to send your refund to more than one account. If you are depositing to just one account you can just fill in the information on your tax return.

With split refunds you can have a convenient option for managing your money— send some to your checking for immediate use and the rest to savings for future use—teamed with the speed and safety of direct deposit.

Direct deposit is faster and safer than getting a paper check. Nearly sixty percent of taxpayers receiving a refund choose direct deposit.

With our online banking, you can check your account to see when your refund has arrived.

Not getting a refund? You can also pay your taxes through IRS Direct. You just need to provide your tax preparer with our routing number, your account number, and the date you wish to have the funds withdrawn from your account at Service Credit Union.

Our routing number is 275977900. You can find your account number on your statement in the upper right-hand corner.

Whether you get an income tax refund or you have to pay in, IRS Direct Deposit and Service Credit Union are here to help you move the funds quickly and safely.

### **74th Annual Meeting**

Mark your calendars for Service Credit Union's 74th Annual Meeting. It will be held **Tuesday, March 25th, 2008.**

You will receive your invitation in February. Please be sure to return the RSVP from the notice if you plan on attending so we can make plans for our meal.

The Annual Meeting is your chance as owners of the credit union to voice your opinions and make your vote count. It is also a great opportunity to get to know the staff and Board of Directors of your credit union.

Many members like to attend to spend some time with the retirees and coworkers that they don't normally get to see. The meal, refreshments and door prize giveaways are a bonus also!

## Travelers Checks

As of December 31st, 2007, Service Credit Union is no longer offering Travelers Checks. VISA has discontinued their paper check program. If you have travelers checks in your possession that you purchased before this date you may use them at any time—They do not expire.

For information on the Pre-Paid Travel Money cards offered by Travelex you may visit [www.travelex.com](http://www.travelex.com).

We appreciate your past patronage!

## [www.service-cu.com](http://www.service-cu.com) Home and Finance

Be sure to check the Home & Finance area of our website for these articles and more in the next couple months:

- Finding Extra Savings on Auto Insurance
- Information, Planning Key to Managing Costs of Assisted Care
- Timing Rules Student Loan Consolidation
- How to Tell When It's Time to Get Rid of Your Old Car
- Top 10 Car-Buying Tips



Check back often to read these articles and others pertaining to subjects such as Insurance, Retirement, Investments, and Credit.

## Wisconsin credit unions are helping young adults learn personal finance

This fall, Wisconsin credit unions are going one step further to help young adults achieve the financial knowledge they should have when they graduate high school by providing the brass|STUDENT PROGRAM free to all Wisconsin public high schools.

The Student Program is a free classroom resource teachers can use to teach students about the money side of life™. Central to the program is the brass|MAGAZINE's Student Edition – a lifestyle money magazine written for young adults by young adults.

The program's content supports Wisconsin's Model Academic Standards for Personal Financial Literacy – state guidelines for what financial knowledge and skills students should have prior to graduation. Teachers can integrate material from brass as part of any course in which they cover financial topics: business, economics, social studies, math or others. The program includes the:

- brass|MAGAZINE Student Edition.** Teachers who have used the magazine say students devour brass because it speaks to them in their own language.
- brass|TEACHER RESOURCE CENTER.** Teachers can visit [www.brassmagazine.com/studentprogram/teacher](http://www.brassmagazine.com/studentprogram/teacher) to share and download complementing classroom activities. The site also has alerts about program updates and teacher workshops.
- brass|STUDENT RESOURCE CENTER.** Students can visit [www.brassmagazine.com/student](http://www.brassmagazine.com/student), a section of the brass website currently being developed. Students can now apply for credit union scholarships and soon will be able to surf the magazine's content and submit original material that will be considered for publication.

All of Wisconsin's public high schools will receive at least one classroom set of the magazine and library copies in September, November and February. The May, 2008 issue will be available to teachers and students online.

The brass|STUDENT PROGRAM will put Wisconsin students a step ahead of those in other states when it comes to learning the financial basics they need to complete their education and start their adult lives. And, thanks to credit unions' continued support for teachers and students (see related story on REAL Solutions), Wisconsin can ensure a healthy future economy fueled by financially healthy citizens!

# The “Credit Union Difference”

Why should you belong to a credit union? What is the difference between a credit union and a bank? Other financial institutions focus on money. From the start, credit unions have focused on people, dreams and results.

The difference is manifest in four key ways: how credit unions are governed, how they define their purpose, the benefits they offer their members and the values they bring to their communities.

## **Purpose**

*To serve members*

The most important responsibility of credit unions is promoting the financial success of their members. While maximizing profits for shareholders drives other financial institutions, credit unions are not-for-profit. The money they make does not pay dividends to stockholders. It is invested in members.

## **Governance**

*Volunteer directors elected by members*

Credit unions are locally owned and their boards of directors are elected by members. Decisions about the organization, direction, programs and policies that govern credit unions are driven by the benefits they provide to members – the people who are saving to buy a first home, finance a child’s education or make a new car purchase. Credit union boards are made up of volunteers who understand member needs and focus on ways to meet those needs. Conversely, other financial institutions answer to shareholders, so their bottom line is maximizing profits.

## **Member benefits**

*Earnings invested in the members and community*

Money that is made by a credit union is invested in member benefits in the form of higher interest rates on savings and lower interest rates on loans. That means retirees have larger nest eggs and workers can afford to buy the home of their dreams. Viewed as unprofitable by other financial institutions, small businesses and self-employed individuals thrive with credit unions. Lower and middle income members are treated with the same consideration and respect as wealthier members. And through initiatives like [REAL Solutions](#), credit unions are reaching out to growing numbers of new Americans and those who can’t get the financial help they need from other institutions. Credit unions not only offer better rates on savings and lower fees on loans, they also provide valuable information and financial counseling to members – advice designed not to make a profit for the organization but to benefit members.

## **Values**

*In people, not profits*

Credit unions bring financial benefits to the community. By focusing their resources on helping members realize their financial goals and build secure futures, credit unions strengthen their communities. Moreover, because they are locally owned and managed, they are vested in and are committed to making significant contributions to the local area.

Taken together, these qualities add up to a single focus and a solid commitment to credit union members and to their financial success. Without that commitment, Wisconsin and its people would have fewer opportunities. More families would be frozen out of the housing market because they were unable to meet the profit demands of other financial institutions. More small businesses and self-employed individuals would be turned down for loans that would help them grow and prosper. The more than 2 million individuals and their families who have joined a Wisconsin credit union have an ally that is dedicated to their financial future, whose expertise is available to help make their dreams realities and whose purpose is to advance members’ interests. People who are simply account numbers and income streams at other financial institutions are the bottom line for credit unions.

The values of credit unions reflect the values of their members. That’s good for hard working people who dream of a better future. That’s good for people running small businesses that need a helping hand to reach their potential. That’s good for communities that are stronger when individuals and families are able to build a better quality of life.

We wish you and your family a very  
Happy and Prosperous New Year!