

Share Drafts are coming!

Service Credit Union will begin offering share draft (checking) accounts later this year.

Spread the word to your co-workers and family members!

- You will be able to access account information through ServiceCU Online, our online banking product.
- You will be able to perform transfers among your checking and savings accounts at SCU.
- Debit card access will also be available.

Any eligible member 16 years or older may apply for a share draft account.

Watch for more information in your next quarterly newsletter or on our website.

If you are not interested in a checking account for yourself be sure to tell your eligible family members.

Who is Eligible for Membership?

The bylaws of Service Credit Union state that any employee of the Integrys Energy Group, Inc., its subsidiaries and affiliates, residing in the State of Wisconsin or Michigan may become a member of Service Credit Union.

Members of the employees' immediate family are also eligible for membership. This includes: **spouse, parents, children, stepparents, stepchildren, grandparents, grandchildren, sisters, brothers, step-sisters, step-brothers, mother-in-law, father-in-law, sisters-in-law, and brothers-in-law.** Any other member who permanently resides in the same household as the primary member may also qualify.

Service Credit Union

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PO Box 19002

Green Bay, WI 54307-9002

920-433-1784

scuoffice@netnet.net

www.service-cu.com

Open Monday–Friday

8:00am–3:45 pm

Patrick Campshure, Chairman

Nancy Zirbel, President

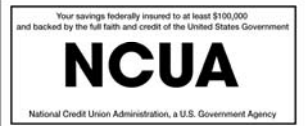
Nicole Fawcett, Assistant Manager

Diana Nelson, Sr. Member Service Rep.

Mary Sullivan, Member Service Rep.

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Annual Privacy Policy Enclosed



Please review the privacy policy that is enclosed with your quarterly statement. We are required to provide this policy each year.

We are—and always have been—committed to safeguarding your information. We do not release any account details without prior authorization from you. This includes loan payoffs and account verifications.

While we believe email is a great way to communicate, we want you to be aware that email is not secure. **Account numbers and balances should not be included in emails.** ServiceCu Online (found on www.service-cu.com) has a [Contact Us](#) link you can use to send us a secure email.

Please remember that you should always use caution in revealing account numbers, PIN Numbers, and other personal information, especially if you have not initiated the contact.

Please do not be offended if we ask for identifying information when you call the credit union. We want to make every effort to confirm that we are giving information only to the person (s) authorized on the account.

If your spouse is not a joint owner on your account we cannot release information to him/her. If you wish for them to have access to your accounts you need to notify our office so that we may send you new account agreement cards to open a joint account.

Your information—just like your money—is safe with us!

National Credit Union Youth Week

April 20th—26th is National Credit Union Youth Week. It is our opportunity to help our young members learn more about money. Check your monthly statement for the “Want it...Save it...Get it!” Flyer. Share the information with your children or children you know. It is very important for kids to learn about saving money at an early age. This flyer gives them a chart to see how their money will grow over time. Help them learn to set a savings goal to make their next purchase.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make SCU and all credit unions a natural partner in pursuing financial security.

What can SCU do for you?

Look to SCU first for your borrowing and savings needs. We offer online banking to view balances, transfer funds from savings to loans, and request withdrawals. We also offer payroll deduction to make deposits and loan payments easier.

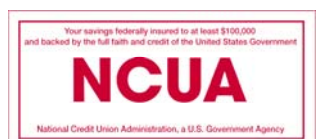
New Collateral Rate	6.50% Annual Percentage Rate
Used Collateral ('06-'08)	6.75% Annual Percentage Rate
Used Collateral ('05 & older)	7.50% Annual Percentage Rate

Closed End Home Equity Loan 6.50% Annual Percentage Rate
(fixed for a 5 year term -other terms available)

Home Equity Line of Credit	Prime rate	(80% LTV)
	Prime Rate + 1	(90% LTV)

Regular savings	1.05% with an Annual Percentage Yield of 1.06%
Holiday savings	2.00% with an Annual Percentage Yield of 2.00%
Share Certificates	3.20% with an Annual Percentage Yield of 3.23% for a 182 day term
	3.45% with an Annual Percentage Yield of 3.45% for a 365 day term

Call 920-433-1784 today for more information on rates and loan terms.



74th Annual Meeting

Our 74th Annual Meeting was held at The Rock Garden Supper Club on Tuesday, March 25th. Members in attendance received small gifts and were able to enjoy food and refreshments, and the company of old friends and coworkers.

Andy Summers and Mike Kielman were re-elected to the Board for a three year term. Highlights of last year were revisited and a drawing was held for door prizes.

If you were unable to attend this year be sure to mark your calendar for the last Tuesday in March next year.

The annual meeting is your opportunity to vote for your representatives. Come meet the Board and staff of **your** credit union!

Thank You Randy and Gary!

The staff and Board would like to thank Randy Steier for his many years of service on the credit union Board of Directors. After more than nine years of service, Randy chose not to run for reelection at the last annual meeting.

We also extend our thanks to Gary De Wolfe. He was elected to a three year term last year but has resigned from the Board due to work obligations.

We appreciate the time Randy and Gary volunteered to help make SCU a success.

With the resignation of Randy and Gary, the Board of Directors has decided to amend the credit union bylaws to reduce the required number of directors to seven from nine. Therefore, Randy and Gary will not be replaced on the Board.

Information Racks at Integrys Energy

Members who work at Integrys Energy Services in De Pere should note that we have placed new information racks in their lunchrooms.

The racks contain our current rate sheet and our member services brochure. We also have booklets for managing your debt, saving for college or purchasing a new car.

Of course, much of the information can be found on our website at www.service-cu.com but sometimes it is nice to see it on paper!

www.service-cu.com Home and Finance

Check out the Home and Finance link from our website to see these recent articles and more. Revisit the site frequently for new articles on the things that matter in your life!

When It's Time to Get Rid of Your Old Car

If you've recently visited the auto repair shop more times than you'd like, it might be time to kiss your old car goodbye-and say hello to one you actually can enjoy.

HDTV: How One Reporter Bought the Big Picture

Consumers face myriad choices when buying HDTVs. One reporter tells about his complex-and expensive-buying decision.

Will A Hybrid Car Save You Money?

A hybrid vehicle might save you money at the pump, but take a closer look to research total savings.

Sell, Scrap, or Give: Useful Advice for Your Useless Stuff

Imagine how peaceful your living arrangements could be if you cleared out everything you don't need. We'll help you sell, donate, or scrap your unwanted goods.

Learn About Full-Body Screenings

A full-body scan may put your mind at ease, but read on to find out if one is right for you.

Payday Borrowing Pokes a Hole in Your Pocket

One payday loan can mean a lifetime of hard knocks.

Short-Term Disability Insurance a Safety Net for Ill, Injured Workers

Short-term disability insurance can help fill the gap between when you first become disabled and the day private or government long-term disability benefits begin.



Funds Availability

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Deposits of cash, wire transfers, and electronic direct deposits will be available on the day we receive the deposit. [However, if we do not receive the information necessary to process an electronic deposit before the day we receive the funds, then the funds will be available on the first business day after we receive the funds and the information.] Once the funds are available, you can withdraw them in cash.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:30 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:30 p.m., we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first \$100 of your deposits will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5000 on any one-day.
- You redeposit a check that has been returned unpaid.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

What does all this mean to you?

If you have a check and you only wish to deposit a portion of that check and get the rest back as another check or cash you will not be able to do so unless you have the funds in your account before the deposit. For example, you cannot bring us a check for \$4,000, deposit \$2,000 and take \$2,000 back unless you had \$2,000 in your account when you came in. We may place a hold on the \$4,000 check for up to five days. Your availability is limited to the balance you have in your account.

Your bank or other credit union likely has a similar policy. Since there are many fraudulent checks in the banking system, holds on checks allow financial institutions time to be sure checks you deposit are good. If the funds are not good we have recourse to remove the funds from your account to pay for the bad check. For that same reason, we will not cash a personal or two party check unless you have matching funds in your account. Exceptions to this are government checks, and checks from Integrys.

If you withdraw funds from your account at SCU to deposit elsewhere you will want to check that institution's availability policy before you write a check. The key to banking without problems is to plan ahead!

Children's Miracle Network Chain of Hearts



THANK YOU to those Members who contributed to our Chain of Hearts Campaign this year. The sale of links and hearts, along with a couple large donations matched by the WPS Foundation, enabled us to raise almost \$1,100! Those funds are sent directly to Children's Hospital in Appleton.

Your generosity and that of other Wisconsin credit union members help to raise close to \$300,000 each year for the Children's Miracle Network.

If you are employed by Integrys or have accounts with Thrivent or other companies that will match funds for donations please consider giving an amount that the company will match. The money stays local and goes to a great cause. Most require that you complete a form to turn in with your donation and Children's Hospital does the rest. The WPS Foundation form can be found on the Powernet.

If you were unable to give this year please keep this charity in mind for your next year's donations.