

## We Pay Fees to Open a Home Equity Line of Credit!\*



Do you have equity in your home? Credit card interest rates increasing? Why not open a Home Equity Line of Credit (HELOC) with SCU and use some of your home's equity to pay those credit cards? We'll pay the closing fees.\*

A HELOC has a credit limit set at closing based on the equity in your home. You can draw funds from the loan multiple times within a five year period without having to rewrite the loan. Your monthly payment is based on the balance as of the last "draw." You can use the funds to consolidate debt, pay school tuition, remodel your home, or any other expenses that come up.

A HELOC has a variable rate tied to the Federal Reserve's prime rate and can change quarterly.

### How much equity do you have?

Fair Market Value or Appraised amount \_\_\_\_\_

Multiply by 80% \_\_\_\_\_

Subtract your current 1st mortgage balance \_\_\_\_\_

Equals the amount of Equity available for HELOC \_\_\_\_\_

Call us today at (920) 433-1784 for rates and for more information on how you can take advantage of your home's equity!

\*Membership required. Appraisal or Title Insurance to be paid by member if required. There is an annual fee of \$25. Rates subject to change without notice. Consult your tax advisor regarding deductibility of interest. Property, and flood insurance, if applicable, are required.

## Chain of Hearts

Every February, credit unions join together to raise funds for the Children's Hospitals. Our funds go to the Children's Hospital in the Fox Valley.

We appreciate any donation—no matter the amount. Last year we raised almost \$700 with this campaign. Integrys matched some of those donations for an additional \$125!

We will track our progress with a chain of pink links and paper hearts in our office. Hearts can be purchased for \$5 or more; links for \$1 each. If you are an employee of Integrys and contribute \$50 or more they will match the funds if you complete the required form. Checks for matching gifts should be made to *Children's Hospital Foundation*. See the Powernet for more information.

Please return the form below with your donation to the Children's Miracle Network.

- Please accept the enclosed check made payable to **Service Credit Union**  
(We cash the check and remit all the funds together)
- Please take the total donation listed below from my account # \_\_\_\_\_.

Name \_\_\_\_\_

Signature required \_\_\_\_\_ Total Donation \$ \_\_\_\_\_

Please return to Service Credit Union, 600 N. Adams St., Green Bay, WI 54301 before February 26, 2010, or email a request to withdraw your donation from your account to scuoffice@netnet.net.

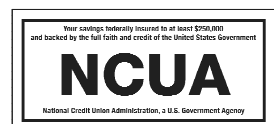
*Service Credit Union*  
600 N. Adams St.  
Green Bay, WI 54301-5146  
920-433-1784  
scuoffice@netnet.net  
www.service-cu.com

*Open Monday–Friday*  
8:00am–3:45 pm

*Patrick Campshure, Chairman*  
*Nancy Zirbel, President*  
*Nicole Fawcett, Assistant Manager*  
*Mary Sullivan, Member Service Rep.*  
*Susan Pigg, Member Service Rep.*

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## 75 years of Service Credit Union

Many things have changed since Service Credit Union was started in 1934. Sure, we still accept deposits and grant loans. We still have payroll deduction and holiday accounts. But with changes in technology we are able to offer so much more.

Savings account passbooks are gone (much to the dismay of many members) and have been replaced with *ServiceCU Online*, our online banking system. We are able to give out cash for withdrawals (some limits may apply) and there are no longer waiting lists for loans. As a matter of fact, we have more than enough money to lend at this time! (Hint- Hint)

We offer share draft (checking) accounts with ATM/Debit card access. We also have home equity loans, in addition to the personal and auto loans we have always offered.

Service Credit Union should no longer be thought of as a place to keep a little money for emergencies or holiday spending—we should be the first place you turn to for all your basic financial needs. That is what we need you to remember in order for us to thrive and grow!

In 2009 we encountered many challenges. We were required to pay in a large sum of money to the National Credit Union Share Insurance Fund due to national credit union failures and we will probably have to contribute more in 2010. Loan demand was down so that means income was down. Sadly, that meant we were unable to give our interest refunds and bonus dividends for the first time in many years. We were able to keep our dividend rates up (higher than many other institutions) for most of the year.

While there have been many ups and downs in the past 75 years, Service Credit Union continues to weather those changes.

## Your Funds are Insured

Service Credit Union is federally insured by the National Credit Union Administration (NCUA) and backed by the full faith and credit of the U.S. Government, just like the FDIC. The NCUA insures accounts up to at least \$250,000. IRA and KEOGH accounts are insured separately up to \$250,000 (We do not have these accounts at SCU).

You may call our office and request a booklet be sent to you with more information on how to maximize your insurance coverage on your accounts.

## Once a Member, Always a Member

With Integrys layoffs imminent, we have been asked, "What happens to my account at the credit union if I lose my job?" As a member/owner of Service Credit Union, you may remain a member regardless of your employment status. Your employment or family relationship is what qualifies you for membership, but once you are a member, you may remain a member.

Of course, you will no longer have direct deposit or payroll deduction from Integrys so you will need to make other arrangements to have funds deposited here. If you have a loan, you may call our office to discuss the payment options.

Your loan payment options are as follows:

- Mail your payment to: 600 N. Adams St., Green Bay, WI 54301-5145
- Deliver your payment to the above address
- Have your payment automatically withdrawn from your checking account at another institution or SCU
- Have your new employer (or spouse's employer) direct deposit funds from your payroll to SCU.

If you feel you may have a problem making the payment on your loan, you should contact our office immediately so we can help you determine what kind of payment you can afford. It is best to do this right away before you get too far behind on payments.

For savings or share draft direct deposits, your new employer may be able to deposit funds from your paycheck to your SCU account. Inquire with them then contact us for the routing number.

We want to make any transition for you as easy as possible.

## IRS Direct Deposit



Are you expecting an income tax refund? You can have it direct deposited to your savings or share draft account at Service Credit Union. Direct deposit is faster and safer than receiving a check. Nearly 60% of taxpayers prefer this method.

Actually, you can use IRS form 8888 to split your refund to direct deposit into one, two, or three accounts. If you are depositing to just one account you can list that information right 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.

With our *ServiceCU* 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 or on your checks for your share draft account.

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 safely and quickly.

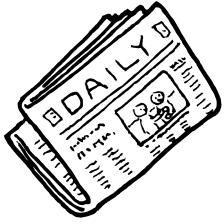
## ATM/Debit Cards

ATM/Debit cards are available with a Service CU share draft account. Here are some hints about using your Service CU ATM/Debit Card:

- You may access your savings account at an ATM for cash withdrawals and/or transfers.
- Transfers made by telephone or with *ServiceCU Online* may not be available until the following business day.
- If you need immediate availability for funds transferred from savings to checking you should perform the transfer at an ATM machine. The transaction updates your balance immediately. Charges and transaction limitations may apply.
- The maximum transaction amount for a debit transaction using your PIN is \$500; if you use the card as credit and sign for the transaction the limit is \$1000.
- The transaction limit for purchases over the phone or on the Internet is \$500.



Please report any problems you have to our staff so we can pass information along to other users and take steps to improve the system, if possible.



Some recent articles featured on the Home & Finance link of our website include the following:

- Online Tool Makes Deduction Tracking a Snap
- Crash Tests: Small cars Getting

Safer, Still Vulnerable

- Appraisers Home in on Value
- Help Your Teen Find the Right Car
- You Can Sell Your House—Even in a Down Market

Coming in February:

- Should You Hire a Wedding Coordinator?
- Don't take your passwords to the grave—how to keep your loved ones in the e-loop.

## Save For Your Furlough

Increase your payroll deduction now so you have money for your furlough! Take a little more out each pay day so the money is there when your check is short. It is an easy, painless way to save money.

Contact us today to complete a new payroll deduction form.

## Surviving a Layoff

Laid off from your job or know someone who is? Service Credit Union is offering a booklet titled "Surviving a Layoff." The book gives practical advice on how to do the following:

- Break the news to your family
- Cope with the hurt, anger, and depression
- Make ends meet and deal with heavy personal debt
- Find your next job—or even switch to a new career

Copies can be obtained in the Annex Lunchroom bookcase in the Downtown Green Bay offices or you can contact our office so we can mail you a copy.

## 76th Annual Meeting

Mark your calendars for Service Credit Union's 76th Annual Meeting. It will be held **Tuesday, March 30th, 2010**, at Rock Garden Supper Club. You will receive your invitation in February. Space is limited so please be sure to return the RSVP from the notice if you plan on attending so we can make plans for our meal.

There is no cost to attend but if you make a reservation we pay for your meal whether you actually attend or not so please check your calendar carefully before replying.

The Annual Meeting is your chance as owners of the credit union to voice your opinions and make your vote count. You can become more familiar with the services we offer and it is also a great opportunity to get to know the staff and Board of Directors of your credit union.

WE HOPE TO SEE YOU THERE!

## Share Draft accounts



Our members continue to take advantage of our share draft program. An ATM/Debit card is available, making it even easier to access the funds in your checking account.

Our checking account offers the following:

- No minimum balance requirement after initial \$100 deposit
- No Monthly Fees
- Direct Deposit not required
- Overdraft protection available with a \$500 line of credit or transfer from your share account
- No per check charges—write as many checks as you want in a month
- Online access through *ServiceCu Online*
- We pay \$10 toward your first check order

Feel free to contact our office at 920-433-1784 if you have questions or want more information on opening your share draft account.