

Home Equity Special

Take advantage of our **3.49% APR*** Home Equity Loan Rate and get a **\$50.00** gas card!

Use the equity in your home for a vehicle purchase, debt consolidation, vacation, tuition and more!

Call (920) 433-1784 today
for more information
on how you can make your home's equity work for you.

Don't wait—this is available for a limited time!

APR = Annual Percentage Rate. Membership eligibility required. *Minimum loan amount is \$5000. Members wishing to refinance existing SCU loans must add at least \$5000 new money to qualify for the special rate. Loan maximum is \$60,000. Rate subject to change without notice. Rate based on 80% LTV. Closing fees start at \$121.

Transfer your checking to SCU

Open your Service Credit Union share draft account today and avoid the monthly fees your bank is charging.

You only need \$100 to open the account and then there is no minimum balance requirement. We don't require direct deposit.

Use an ATM/Debit card to access your funds easily.

View your account balances and transfer funds among your SCU accounts with *ServiceCU Online*, our online banking product.

You may apply for an Overdraft Protection line of credit or have funds automatically transfer from your savings in the event of an overdraft*.

We'll pay \$10 toward your first check order.

Children over the age of 16 may open an account with your

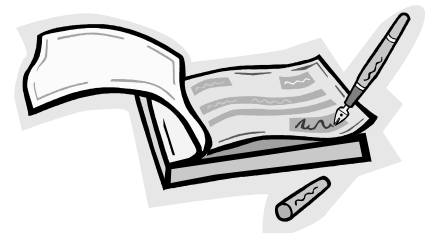
parental guarantee. Teach your child the value of fiscal responsibility early with a share draft account.

If your savings is here, why not have your checking here too? Take advantage of the convenience of having all your money in one place.

Call (920) 433-1784 today for more information about our share draft (checking) accounts.

Membership eligibility is required. Your immediate family members are eligible for membership in SCU. Spread the word!

*\$5 fee for each transfer from line of credit or savings.



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GREEN BAY, WI 54301-5146

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SCUOFFIC@NETNET.NET

(920) 433-1784

Patrick Campshure, Chairman

Nancy Zirbel, President

Nicole Fawcett, Asst. Mgr.

Mary Sullivan, Member Service Rep.

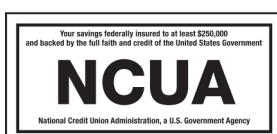
Jill Marsh, Member Service Rep.

Open Monday—Friday

8:00am—3:45 pm

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Purchase your summer fun tickets here



Discounted Noah's Ark tickets are available for \$27.00. That saves you over \$11.00 per ticket!

They are an All Day Unlimited Use pass good for the entire 2011 Summer Season.

Along with several other park improvements, Noah's Ark is featuring the movie "Pirates!" starring Leslie Neilson in the Noah's 4-D Theater.

Visit www.noahsarkwaterpark.com for more information.



Purchase your Mt. Olympus wristband here for \$23.50. That's a savings of \$19.09 from the gate price. The wristband is good for any day during the 2011 Summer Season. It is an All Day Unlimited Use Pass, good for the go carts, roller coasters and water adventures. Visit www.mtolympus.com for park information.

Sorry, wristbands and/or tickets cannot be sent through postal or company mail.

You may stop in our office to purchase them between 8 am and 4:30 pm.

Cash is required if you do not have funds in your account to cover the purchase or if purchased by non-member.

We do not sell Great America tickets but will have discount coupons available in our office.

ServiceCU Online

ServiceCU Online gives you 24/7 access to your credit union accounts. You can view balances, transfer funds among your SCU accounts, request a check be mailed to your home, or contact us via secure email.

Go to www.service-cu.com and click on Online Banking—Sign Up to print the enrollment form. Fax

or mail the completed form to us and we will issue you a temporary password to access your information. There is no fee for this service.

If you are enrolled in ServiceCU Online and have not logged in to view your account in the past six months we may remove your online access.

Please log in at least every six months to avoid account deactivation.



Private Student Loans

We are in the process of registering for the Sallie Mae® Smart Option Student Loan® program*. This is an ideal solution to help bridge the gap between federal loans and the cost of your education expenses.

The Smart Option Student Loan features and benefits:

- Competitive Interest Rates
- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Three repayment options available
- Rewards and interest rate reductions available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- Fast Online Application. Our easy-to-complete application takes about 20 minutes. It's quick and easy
- 24/7 online account management
- No prepayment penalty

Watch for the link soon on our website at www.service-cu.com or visit www.salliemae.com for more information.

*These are private loans through Sallie Mae. Service Credit Union will not service the loan.

Federal Benefit Payments

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. People applying for Social Security, Veterans benefits or other federal benefits, will receive their payments electronically starting with their first payment. People currently receiving federal benefit checks must switch to an electronic payment option by **March 1, 2013**. People already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

People who do not choose an electronic payment option at the time they apply for federal benefits or who do not switch by the deadline will receive their benefit payments via the **Direct Express® Debit MasterCard®** card, so they will not experience any interruption in payment. The **Direct Express®** card is a prepaid debit card for federal benefit payments.

Getting your payment electronically is safer and more reliable than by paper check. In 2010, more than 540,000 Treasury-issued checks were reported lost or stolen. With **direct deposit**, the Treasury Department sends an electronic message to your bank or credit union account on your usual payment day with the exact amount of your benefit payment from Social Security, VA or other federal agency. You don't have to worry about your money being stolen out of your mailbox and there's no need to make a trip to cash or deposit a check. Your money is on time, every time. Plus, it's better for the environment and saves taxpayer dollars.

Applying for federal benefits soon? Go direct from day one!

- If you are applying for federal benefits, you will get your money electronically from day one. Be ready to choose direct deposit at the time you apply for benefits. To get your money through direct deposit, here are things you need to know:
 - The type of account you have (checking or savings)
 - Your SCU nine-digit routing transit number printed at the bottom of your checks*
 - Your SCU checking or savings account number*

**This information is often on your personal checks. Call us at (920) 433-1784 to verify.*

Already receiving federal benefit checks? Make the switch today.

You must switch to direct deposit by **March 1, 2013**. But why wait? Don't delay—ask for electronic payments today and start getting your money the safer, more convenient way. It's easy:

- Call Service Credit Union at (920) 433-1784 for the routing number and to verify your account number.
- Sign up online at www.GoDirect.org or call the Treasury Department's **Go Direct®** campaign helpline at (800) 333-1795

Have your Service Credit Union account information and most recent benefit check on hand.

Act now and get your money the safest, most reliable way. Sign up for direct deposit of your federal benefit payments today! For more information, visit www.GoDirect.org.

Service Credit Union Membership

Any employee or retiree 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, sister-in-law, and brother-in-law. Any other member who permanently resides in the same household as the primary member may also qualify.

Spread the word to your family so they can take advantage of the services we offer!

Holiday Closing

Service Credit Union will be closed Monday, September 5th, 2011 in observance of Labor Day.

Have a safe holiday weekend!

Funds Availability

As of 7/21/2011, the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) amends the Expedited Funds Availability Act (EFAA) by increasing from \$100 to \$200 the amount of deposited funds that credit unions must make available for withdrawal on the next business day. Because of this, we are supplying this notice to make you aware of the change we have made to our Funds Availability Policy.

YOUR ABILITY TO WITHDRAW FUNDS at Service Credit Union

Our policy for checking accounts is to make funds from your cash and check 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 and we will use them to pay checks that you have written. This disclosure describes our policy for holds on your checking account. Our policy for holds on other accounts may vary.

Service Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Feel free to ask which accounts are affected by this policy should you have a question.

Please remember that even after funds are made available to you, and you have withdrawn funds, you are still responsible for the checks you have deposited that are returned to us unpaid and for any other problems involving your deposit.

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 3:45 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 3:45 p.m. or on a day we are not open, 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 from your deposit by check available to you on the first business day after the day of your deposit. In such case, funds from the check that you deposit, may not be available until the second business day after the day of your deposit. The first \$100.00 of your deposits, however, may be available on the first business day.

The underlined sentence is changed as follows: The first \$200.00 of your deposits, however, may be available on the first business day.

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 \$5,000.00 on any one-day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications 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 seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available on the eleventh 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 for withdrawal 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 not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit.