

New or Used Auto Loan Special

Finance your vehicle purchase or
refinance a current auto loan
from another institution
and get the great low rate of

3.75% APR

If you qualify for the loan—you qualify for the rate.

Call (920) 433-1784 today
to finance your car, truck, camper,
boat, ATV or snowmobile with SCU.

APR = Annual Percentage Rate. 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. Rate subject to change without notice. Membership eligibility required. Collateral value determines term of loan and must support the loan amount. Special ends April 30th, 2011.

Fire your Banker

Tired of the increasing fees that your bank is charging
for your checking account?

Open a share draft account at Service Credit Union!

- No Monthly Fees
- No direct deposit required
- No minimum balance after initial \$100 deposit to open
 - ATM/Debit card available
 - FREE access to *ServiceCU Online*
 - Overdraft protection available
- We pay \$10 towards your first check order

Call (920) 433-1784 today for more information!

Immediate family members eligible for membership as well. ATM/Debit card available only with share draft account.

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

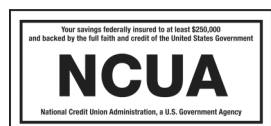
Nicole Fawcett, Assistant Manager

Mary Sullivan, Member Service Rep.

Jill Marsh, Member Service Rep.

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Paying off Debt

One of my favorite commercials shows a man with all the nice, expensive things he owns - then he says, "How did I get all this stuff?", "I'm in debt up to my eyeballs!"

We can have a lot of nice things but eventually we have to pay for them. The big question is "What do we pay first?" Most experts agree that the debt with the highest interest rate should get paid first. You save the maximum amount of money in finance charges. When that card is paid off you can apply that payment to the debt with the next highest interest rate, and so on.

It is a good theory, but most experts probably don't have a great deal of debt. They probably don't realize that some people need to see immediate results. In this case, you can pay down the cards with the smaller balances first. You may feel better knowing you only have one or two more cards to go. You aren't saving yourself the maximum amount in finance charges, but it helps you to see the light at the end of the tunnel.

Track your spending to see where you are wasting your money and use those funds to pay extra on the debt. Do not commit to paying more than you can really afford because you will set yourself up to fail.

Stick to your plan by taking the payment from one and applying it to the next one until the balances are paid. Do not reduce your payments to the minimums required.

If you need a plan to payoff credit card debt contact our office for a copy of Harry Dahlstrom's "*Out of Hock, Out of Debt*" booklet. He outlines nine easy ways to get a handle on your debt. The booklet is FREE and is a great resource to get your finances back on track.

ATM Safety

Next time you use an ATM machine, pay close attention not only to your surroundings, but to the machine itself. Does it look like the machine has been tampered with or damaged? Are there parts that look loose? Is there a camera mounted behind you or an extra light panel on the machine?

These are all ways criminals are getting your ATM card number, PIN, and information from the magnetic strip to create a false card and drain your accounts.

Here are some safety tips for the next time you withdraw cash from an ATM:

- Find a machine in a well lit area
- If something doesn't look right or feel right, find another ATM
- Cover the keyboard with your other hand as you key in your PIN to block anyone or a camera from seeing
- Don't use ATMs with unusual signage or instructions, such as a command to enter your PIN twice.
- Report any suspicions to your financial institution.
- Finally, monitor your account for unusual or unauthorized transactions on a regular basis.

Reporting Statement Errors

We appreciate the trust you have in us to provide you with quality service; however we are human and can make mistakes. Please be sure to look over your quarterly statements promptly for errors.

While most of our mail is distributed through interoffice mail, a great deal of it is still sent through postal mail. Address changes can be emailed to us at scuoffice@netnet.net. The correct address ensures your tax statements will arrive in a timely manner at the end of the year.

You should report all transaction errors to the credit union within 30 days of your statement being mailed to you. We are not responsible to resolve some errors if the reporting time limits are not met. Time limits vary for ACH, EFT, and draft transactions so it is best to report them as soon as possible to have the best chance at error resolution.

Call (920) 433-1784 to report any error or unauthorized transactions.

Holiday Closings

Service Credit Union will be closed the following dates:

Friday, April 22, 2011

Monday, May 30, 2011

Monday, July 4, 2011

Privacy Policy

Please review your annual privacy policy, which is included as an insert with your quarterly statement.

We are committed to safeguarding your account information. We will not release any details about your account without prior authorization from you. This would include loan payoffs and account verifications.

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

While we believe email is a great way to communicate we want you to be aware that it is not a secure way to contact us. Email should be used for general account/loan inquiries. **Account numbers and balances should not be included in emails.** *ServiceCu Online* (found on www.service-cu.com) has a Contact Us link that you can use to send us a secure email.

Remember that you should always use caution when revealing account numbers, PIN numbers, and other personal information, especially when you have not initiated the contact.

Finally, please do not be offended if we request identifying information when you call the credit union. We want to make every effort to confirm that we are releasing account information only to the person(s) authorized on the account.

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

77th Annual Meeting

Service Credit Union's 77th Annual Meeting was held Tuesday, March 29th, 2011, at the Rock Garden Supper Club. There were over 200 members in attendance. Current Board members Michael Kielman and Andy Summers were reelected. They will serve a three year term.

If you were unable to attend this year be sure to mark your calendar for next year's meeting on March 27th, 2012. The meeting is your opportunity as a member/owner to meet the members who represent your interest in the credit union.

We look forward to seeing you next year!

Children's Miracle Network

We raised over \$400 for the Children's Hospital of Wisconsin – Fox Valley with our Chain of Hearts campaign in February.

We had some very generous donors again this year who purchased links for \$1 each. Unfortunately, the WPS Foundation no longer matches donations because the hospital is not in their service territory. We will just need to step up our efforts next year.

All funds are sent to the Children's Hospital of Wisconsin in Appleton. They treat children for simple things like broken bones and stomach aches to the complex and life-changing conditions like cancer and immune system disorders.

Thanks again for helping us support a great cause. Please keep them in mind when determining your giving budget for 2012.

Home & Finance

Win cash for pumping up your financial fitness knowledge.

We know that personal finance often takes a backseat to other priorities in your busy life. We have something planned that, we hope, will get you off on the right foot and keep you there all year. It's the *Financial Fitness Challenge*, sponsored by Credit Union National Association, 5710 Mineral Point Rd, Madison, WI 53705.

Month by month, we break down financial fitness into doable, meaningful, logical steps. We give you the tools you need to follow through, right here on our Web site. Plus, you'll have a chance to win a \$50 Visa® gift card. Each month, we'll randomly award up to 10 Visa® gift cards to *Financial Fitness Challenge* participants. You only have to register to be eligible.

Each month, the *Financial Fitness Challenge* brings you a mix of options:

- A big picture task—say, calculating your net worth—that you can tackle to make progress on your financial fitness goals
- A consumer protection or maintenance task—for example, a reminder to claim flex benefits before they expire
- "Set it and forget it"—ideas to automate some financial chores so you don't have to address the same question over and over

How hard do you have to work? That depends on how much you have already accomplished. Try the *Financial Fitness Challenge* today on our Web site at www.service-cu.com. Click on the Home and Finance link.



RATE SHEET

600 N. Adams St.
Green Bay, WI 54301-5146

Ph. 920-433-1784
Fax. 920-433-1768

www.service-cu.com

FINANCE YOUR AUTO WITH A RATE OF 3.75% APR!

Finance your new or used car, truck, camper, motorcycle, boat or ATV with SCU.
Refinance a loan from another financial institution and get the same great rate.

If you qualify for the loan, you qualify for the rate.

**Call (920) 433-1784
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CURRENT LOAN RATES

(Annual Percentage Rate)

NEW COLLATERAL—SPECIAL ENDS 4/30/11

FIXED RATE **3.75%**
(Terms up to 72 months available—call for Details)

USED COLLATERAL—SPECIAL ENDS 4/30/11

If borrowing less than \$5,000.00:
FIXED RATE—('09-'11) **5.25%**
FIXED RATE—('08 & OLDER) **6.25%**

HOME EQUITY LOAN

FIXED RATE **4.99%**

HOME EQUITY LINE OF CREDIT

Call for current rate

UNSECURED (SIGNATURE) LOAN

11.25%

Member Services

ServiceCU Online Banking

Payroll Deduction

Money Orders

Notary Public

Quarterly Statements

Quarterly Newsletters

Financial Services

Share Accounts

Share Draft Accounts

ATM/Debit Card

Share Certificates

Holiday Accounts

Home Equity Loans

Home Equity Line of Credit (HELOC)

Vehicle Loans (New & Used)

Personal Loans

CURRENT DIVIDEND RATES

SHARE ACCOUNTS

WITH BALANCES OVER \$25.00 **.25%** **.26%**

SHARE CERTIFICATES

TEMPORARILY NOT ACCEPTING DEPOSITS TO THESE ACCOUNTS

HOLIDAY ACCOUNT

1.00% **1.00%**
MAXIMUM DEPOSIT IS \$4,000.00

SHARE DRAFT ACCOUNTS

non interest bearing

