

We've got Money to Lend!

We are still offering a great rate of **3.99% APR** to finance a new or used vehicle. This includes: cars, trucks, boats, motorcycles, ATVs, campers and snowmobiles.

If you are paying more than **3.99% APR** at another financial institution let us save you money by refinancing your loan to SCU. We offer payroll deduction or automatic withdrawal from an account at another institution.

Call (920) 433-1784 today for more information on this great rate!
If you qualify for the loan—you qualify for the rate.

Don't wait—this promotion will end October 31st, 2011!

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.

Credit Card Debt

Do you have a credit card with a rate greater than 11.25% APR? Is your balance less than \$5,000? If so, we can help you get that paid off in three years!

Apply today for our Signature (Unsecured) loan and payoff that higher rate debt! Pay by payroll deduction and have it paid off in less than three years!

Call (920) 433-1784 today for more information on how we can save you money.

Home Equity Loans

Did you know we offer two kinds of home equity loans? Call us today to find out how you can use the equity in your home to finance home improvement projects, debt consolidation, vehicle purchases or school tuition.

Not sure how much equity you have? Take the Fair Market Value from your property tax bill and multiply that by 80%. Subtract your first mortgage balance to get the total equity you have available to borrow. Then, call our office to start making your home work for you.

Stock the Shelves

Once again this year, Service Credit Union plans to participate with other area credit unions to collect food and monetary donations for the Stock the Shelves campaign.

Between October 16th and November 20th, you can donate money and/or food to benefit local food pantries. The Green Bay

Press-Gazette, Greater Green Bay Community Foundation and other organizations hope to raise more than \$80,000 this year.

Area food pantries have indicated they need even more help this year than in the past. Please consider donating to this worthy cause.

Drop off your money or food items in our office.

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Patrick Campshure, Chairman

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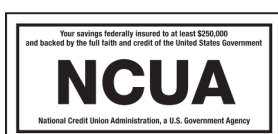
Jill Marsh, Member Service Rep.

Open Monday—Friday

8:00am—3:45 pm

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Holiday Account Payout

If you had a holiday account this term you can check your statement to see how much you saved. Most members have the funds transferred directly to their share account, while some have a check mailed to them. Either way, the funds are available for you to spend.

The new holiday account will start with payroll deductions on October 7th, 2011. All deductions remain the same unless you have already made arrangements to change the amount or close the account.

The rate will change to .25% with an APY of .25%. There will still be a fee of \$25 for each early withdrawal before September 30th, 2012. The maximum balance will remain at \$4,000.

If you have taken early withdrawals in the past you may want to consider closing the account or reduce the amount you are depositing each payroll.

If you do not have a holiday account and are interested in more information about them please contact our office at (920) 433-1784. It is a great way to set money aside for the holidays, vacation, or taxes.

ServiceCU Online Security

Your online security is very important to us. We take several precautions to ensure your information is secure. You must enter your account number and a password to access your account information.

The Enhanced Login Security provides extra protection for your online data and helps guard against phishing scams and identity theft by recognizing your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access. Questionable logon attempts include: logging in on a different computer than you usually use, logging in at an unusual time of day, or closing your web browser without logging off a previous session. Once detected, you will be asked a security question before you can continue. If you cannot remember your answers you can contact us to reset the system for you. We may ask you one of the questions you answered at enrollment.

Some other reminders to keep your online information safe:

- Remember to log out before you leave your computer
- Close your browser after logging out.
- Only share your password with persons authorized to transact business on the account.
- Keep your antivirus software up to date on your computer to prevent malware attacks



International Credit Union Day



On **Thursday, October 20th, 2011**, 186 million credit union members in 97 countries will celebrate the tradition of People Helping People. This year's theme,

"Credit Unions Build A Better World", emphasizes the important economic and social contributions credit unions make to their communities worldwide.

Unlike a bank, SERVICE CREDIT UNION is owned by you. We are not-for-profit, democratically controlled, volunteer-run and member owned. We strive to serve our members with a high level of customer service even when times are tough.

The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishments to come, we invite you to join us in celebrating ICU Day on October 20, 2011.

Our downtown office will have cookies, as will various Integrys locations in Green Bay. Stop in to celebrate the credit union difference!

Sallie Mae Private Student Loans

Now you can pay for college the smart way with great repayment options!
Together we can do this.

The Service Credit Union Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between federal loans and the cost of your education expenses.

To learn more or to apply, visit our website at www.service-cu.com and click on the Sallie Mae graphic on the left side of the page.

The Smart Option Student Loan features and benefits:

- Competitive Interest Rates
- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Multiple in-school repayment options available
- Borrower benefits available – like rewards and interest rate reductions
- 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.

Home & Family

Home & Family is a link we provide on our website (www.service-cu.com) to help you simplify your information search on financial topics such as credit, retirement, housing, small business, saving and investing, insurance and more.

Recent articles include:

Shop by the Rules With Coupons

“Extreme couponing” has prompted many stores to alter their policies to prevent excessive coupon use. Check your couponing etiquette with these suggestions.

Negotiate Your Way to a Better Price

Prices can be negotiable—for those willing to haggle.

Stafford Loan Info for the 2011-2012 Academic Year

The federal Stafford loan program offers students low-cost, guaranteed financial assistance for college. Learn about the types of loans available, rates, eligibility, and more.

Join the Warehouse Club

Built on the promise of cutting out the middleman and passing savings along to the consumer, warehouse clubs have become a mecca for cost-conscious shoppers. But are you really saving money?

Watch for these articles in October and November:

CLUE Report Affects Property Insurance Costs (featured week of Oct. 17)

Every claim made on your property's insurance coverage—by you or by a previous owner—can affect your premiums. That makes it important to understand the Comprehensive Loss Underwriters Exchange report that tracks the claims history of your property even before you buy it.

Save on Auto Insurance: Drive Safely, Drive Less (featured week of Oct. 24)

In a growing trend, insurance companies will cut premiums sharply for drivers willing to attach electronic devices to their cars verifying how far they drive—and how safely. Some consumers will jump at the chance for savings while others see Big Brother overtones.

Create a Holiday Spending Plan

It's easy to get in over your head with holiday debt. These spending strategies can help you prepare for this year's shopping season.

Offering Help for Hoarders

Hoarders' finances often suffer from their disorder. Helping a hoarder is a delicate process that has less to do with the stuff and more to do with recognizing the unique challenges with care and compassion.

Debt Consolidation Loans Call for Caution

A debt consolidation loan is one tool, among several, for gaining an upper hand over debt troubles. Before you commit to this type of loan, ask yourself a few crucial questions.

HELOC Loan Statements

Beginning next month, all members with HELOC loans will get a monthly statement. Changes to Reg. Z require us to provide a monthly statement now instead of the quarterly statement that most received. Some borrowers were already getting a monthly statement if payments were being made electronically.

Please be sure to call our office if you have questions.

Share Draft Accounts

You have a savings account here—why not open a share draft account too? There are no monthly fees and you can get an ATM/Debit Card. You can easily transfer funds from savings to checking online or at an ATM.

Call our office today (920) 433-1784 to get more information about the benefits of a SCU share draft account!

Spread the Word

Credit unions started long ago when groups of people with a common bond came together to pool their funds to help one another through tough times. In 1934, a group of Wisconsin Public Service employees started Service Credit Union. Those employees that had excess funds deposited money so those in need could borrow money. The credit union paid dividends to the depositor and collected interest from the borrower, making enough money to operate the credit union.

The concept is the same today—people deposit funds so their co-workers (also retirees and family members) can borrow the funds. At this time, we have many depositors and fewer borrowers. Couple that with the fact that we are paying higher assessments to the NCUA for our share insurance (due to larger institutions failing) *and* we are losing a portion of our income to reduced interchange fees on our debit cards and that will help explain why we cannot pay higher interest rates on our savings. If we cannot invest your savings at a higher rate or lend the funds out at a higher rate, we cannot pay higher rates.

We are member owned and not-for-profit so we are not trying to make money for shareholders, we try to make money to operate and pay dividends to you. How can we do that? We can get more people to borrow money from the credit union!

We are asking that you spread the word about Service Credit Union to your coworkers and eligible family members. Share your positive credit union experiences with them and ask them why they aren't a member. In addition, take a look at the rate you are paying on auto loans and home equity loans at other institutions and compare that to what we offer -- can we help you save money too?

Nationwide Mortgage Licensing System and Registry

Service Credit Union's Mortgage loan originators ("MLO's") are registered on the nationwide database as required by the Federal Secure and Fair Enforcement for Mortgage Licensing Act. Each MLO has been assigned their own unique identifier number that can be used to access background and profile information on that MLO. NMLS Consumer AccessSM, is a free service for consumers to confirm that the mortgage company or mortgage professional with whom they wish to conduct business is authorized to conduct mortgage business in their state. Visit www.nmlsconsumeraccess.org to search for your loan officer's name.

Holiday closings

Service Credit Union will be closed the following dates:

Thursday, November 24th and Friday, November 25th, and Monday, December 26th

We will close at **10 am** on **Friday, December 30th, 2011** for end of year processing so be sure to plan ahead!

We will be closed on **Monday, January 2nd, 2012** as well.

