

b<sup>the</sup>  
buzzzz

Summer 2018

# roam!

finance or refinance your  
auto loan and get up to

**\$150 cash back!\*\***

Choose your own  
adventure this  
Summer with a  
great low-rate Auto  
Loan from Service  
1st! Whether you  
are headed to the  
beach or just out  
on the town, we've  
got you covered.



with rates as low as

# 2.75%

APR\* from

Service 1st you can enjoy:

- Budget-friendly payment options.
- Flexible terms.
- On-the-spot dealer financing at over 100 local dealers.
- Plus, ask how you can earn up to \$150 cash back!\*\*

**Apply today! Stop by, call 800.562.6049  
or visit us online at service1.org.**

\* APR = Annual percentage rate. 2.75% APR available on new vehicle purchases with a 48-month, direct auto loan. Sample payment of \$7,500 borrowed for 48 months at 2.75% APR would require a monthly payment of \$165.20. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required.

\*\* Limited time offer. Restrictions apply. Member may earn up to \$150 cash incentive which will be deposited into member's share account within 10 business days after closing a qualified auto loan. \$100 will be deposited for closing a qualified auto loan, \$25 if the member has a new or existing Service 1st VISA® Platinum Credit Card and \$25 if the member is enrolled in Direct Deposit or enrolls in Direct Deposit within two (2) business days of loan closing. Offer valid on new or used direct auto loans or recaptured auto loans financed between June 1 and September 30, 2018. Existing Service 1st loans are not eligible. Cash incentive requires a minimum of \$7,500 financed. Cash incentive should be reported as taxable income. See tax specialist for details. Financing available up to 100% NADA value. Biweekly repayment options available. Terms and conditions subject to change without notice. Contact Credit Union for full details.

[www.service1.org](http://www.service1.org)  
800.562.6049

 **service1st**®

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## a message from the Service 1st Retirement & Investment Center

### is your retirement plan on track?

Do you know how much you can expect from Social Security in retirement – or from any pension plan you have? Or how much you need to save to make up the shortfall in your desired retirement income?

Are you up-to-date on all the tax-favored retirement savings options? And are your retirement investments adequately diversified?

Whether your retirement is far off or just around the corner, now's the time to get answers to all these questions and to put your retirement plan on track.

#### Here's how to get started:

**Estimate your retirement income and expenses.** The standard advice used to be that for each year in retirement you'd need about 70% to 80% of your pre-retirement expenses. But with longer life expectancies and more active retirement lifestyles, this

traditional formula may leave you short. So take the time to make a more accurate estimate.

**Make the most of your employer-sponsored retirement plan.** If you have access to a tax-favored employer-sponsored retirement plan, such as a 401(k), a 403(b) plan, or a 457 governmental plan, make every effort to contribute the maximum allowed.

With these plans you don't have to pay income taxes on the amount you contribute until you make withdrawals, and your earnings grow on a tax-deferred basis.

**Contribute to an IRA.** Boost your retirement savings by starting an IRA or adding to your existing one. With a Roth IRA, if you're eligible to contribute and if you meet the specified withdrawal conditions, you can withdraw your earnings free from federal income tax.

With a traditional IRA, you don't have to pay income taxes on your earnings until withdrawal, and if you're eligible, you can make tax-deductible contributions.

**Invest wisely.** Evaluate your current investment mix and set your target asset allocation plan. Dividing your money among the different types of assets is a time-tested way to help reduce risk, as well as a way to smooth out your portfolio's ups and downs.

For more information, please contact **Gary Surak, Vice President Wealth Management and Service 1st Retirement and Investment Center Representative\*** at 570.271.7596.



**Gary Surak,**  
Vice President  
Wealth Management

\*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. 1385-P1819F2

### protecting your identity



SHERPA® Identity Protection, a comprehensive identity protection service offered through Service 1st Federal Credit Union, not only monitors your information to help protect you from becoming an identity theft victim but will be there to get your identity back to a pre-compromised state should something occur. Visit [service1.org](http://service1.org) today to learn how you can take action into your own hands and discover the many ways SHERPA's got your back!  
<https://www.sherpaidentitytheftprotection.com/?PCD=001>



### duck derby saturday, august 4

Join Crissie on Saturday, August 4 for our 7th Annual Charity Duck Derby! Starting at 11 am, we will be near Zamboni Park, Danville.

Stop by to enjoy kids activities, and then at 1 pm the ducks will drop and begin their race to the finish line!

**For more quack-tastic details, stop by, visit [www.service1.org](http://www.service1.org) or call 800.562.6049.**



[www.service1.org](http://www.service1.org)  
800.562.6049

## annual meeting

Our Annual Meeting was held on April 18 at the Country Cupboard in Lewisburg. Over 250 members attended the meeting to review the past year and celebrate the Credit Union's milestones. The evening included special presentations honoring David Cutright for his service as Board Chairperson over the past six years, and founding member and Board Director Barbara Criswell. Service awards were presented to volunteers and employees.



Volunteers honored included Eric Polczynski, Supervisory Committee Chairperson, 10 years; and O. Fred Miller, Supervisory Committee Member, 20 years. Pictured (l-r): Bill Lavage, President/CEO, Service 1st; Eric Polczynski, O. Fred Miller, and David Cutright, Treasurer, Service 1st Board of Directors

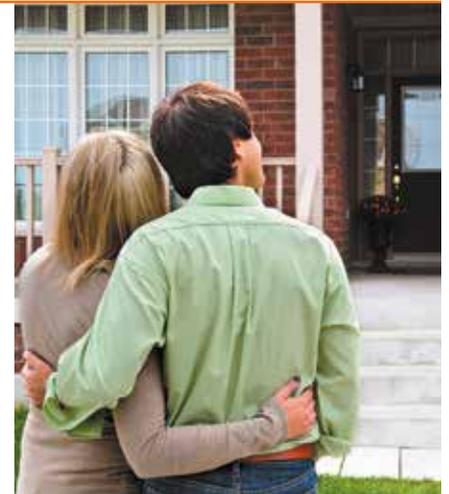


Employees awarded included (l-r): Front row: Jeffrey Balestrini, Chief Lending Officer, 15 years; Sue Laubach, Member Service Representative II, 5 years; Mary Jo Martin, Assistant Vice President Williamsport Market, 15 years; and Coleen Snover, Assistant Vice President Training and Development, 5 years. Second row: Christopher Court, Vice President Accounting and Operations, 10 years; Ed Moyer, Assistant Vice President Shamokin Dam and Sunbury Markets, 5 years; Karen Wood, Chief Experience Officer, 10 years; Traci Herbst, Indirect Lending Coordinator, 10 years; and Matt Gardill, FSS Universal Agent, 5 years.

## home sweet home from can i? to closing, we've got you covered

Owning your first home is exciting; however, getting started and understanding the process can sometimes leave you scratching your head. At Service 1st, our lenders look forward to guiding you through the mortgage process. From gathering the necessary documents you'll need to get started, to celebrating as the keys are handed over at closing, they'll be there.

Whether you're wondering 'can I afford to do this?' or you want to put the equity you've built in a home to work for you, we're ready. Our mortgage experts can help you purchase a home, refinance an existing mortgage, acquire construction mortgages, home equity loans and Everyday Equity lines of credit (a uniquely flexible home equity line of credit designed with your budget in mind).



### what you need to apply:

- 2 years of tax returns if self-employed
- Proof of income:  
last month of pay stubs for applicants
- Proof of assets  
(bank statements, 401(k) statements, etc.)
- Prior years W-2

### you have a lot of options:

- FHA and PHFA loans available
- Fixed and adjustable rates
- Low down-payment options available
- Terms up to 30 years
- Free preapprovals available
- Closing costs vary, depending on the type of mortgage
- Normal credit terms apply
- Equal housing lender

**To learn more, call 800.562.6049, stop by your local Service 1st office, or visit [service1.org](http://service1.org).**



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## 9 convenient locations

Corporate Center  
1985 Montour Boulevard  
PO Box 159  
Danville, PA 17821

Bloomsburg Office  
327 Columbia Boulevard  
Bloomsburg, PA 17815

Danville Office  
861 Bloom Street  
Danville, PA 17821

Lewisburg Office  
101 Walter Drive  
Lewisburg, PA 17837

Loyalsock Office  
814 Westminster Drive  
Williamsport, PA 17701

Mifflinburg Office  
52 East Chestnut Street  
Mifflinburg, PA 17844

Shamokin Dam Office  
3054 N. Susquehanna Trail  
PO Box 157  
Shamokin Dam, PA 17876

Sunbury Office  
1185 North 4th Street  
Sunbury, PA 17801

Wilkes-Barre Office  
620 Baltimore Drive  
East Mountain  
Corporate Center  
Wilkes-Barre, PA 18711



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## holiday closings

**Independence Day**  
**Wednesday, July 4**

**Employee Picnic, closing early**  
**Wednesday, July 25**

**Labor Day**  
**Saturday, September 1**  
**and Monday, September 3**

Federally Insured by the NCUA. Equal Housing Lender.



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