

Winter 2019



Service 1st Federal Credit Union kicked off a winter open house at their Montandon Office with a ribbon cutting ceremony on December 6, 2018.

another momentous year!

Photo (l-r): Devon Donahue, Member Service Representative, Service 1st; Robin Buck, Member Service Representative, Service 1st; Missy Shipton, Member Service Representative, Service 1st; Michael Thomas, Chief Financial Officer, Service 1st; Karen Wood, Chief Experience Officer, Service 1st; Jay Reed, Chief Information Officer, Service 1st; Alicia Bowers, Assistant Market Manager, Service 1st; Bill Lavage, President/CEO, Service 1st; Jennifer Watts, Assistant Vice President Milton Market, Service 1st; Jeff Balestrini, Chief Lending Officer, Service 1st; Mary Erb; Linda Brown, Chief Administrative Officer, Service 1st; Vanessa Venios, Relationship Liaison, Greater Susquehanna Valley Chamber of Commerce; Tea Jay Aikey, President/CEO, Central PA Chamber of Commerce; Bob Garrett, President/CEO, Greater Susquehanna Valley Chamber of Commerce.

2018 proved to be another exciting year at Service 1st. We closed out the year with a ribbon cutting ceremony at the Montandon Office, located at 2613 Route 45 in Milton. This branch location was the result of a merger with NU Community Credit Union which was effective on June 1, 2018.

In August, we held our 25th Anniversary Charity Golf Tournament and 7th Annual Charity Duck Derby, raising \$56,000 to benefit the ThinkBIG® Pediatric Cancer Fund, Geisinger's Autism and Developmental Medicine Institute and Janet Weis Children's Hospital.

In September, we partnered with a number of local organizations to Go Gold for the fourth consecutive year, raising \$20,000 to benefit families affected by pediatric cancer.

We have a feeling, 2019 is going to be a great year too! Work will soon begin on our twelfth location in Elysburg. We will continue to update our website and social media sites as more information becomes available.

Most importantly, our promise to you, our members, remains the same. We look forward to continuing to provide a lifetime of financial services to meet your needs, fostering a relationship of trust, dignity and respect.

We look forward to serving you and helping you achieve the financial goals you've set for yourself, your family and your business.

On behalf of the entire Service 1st team, we wish you a happy, fun, and prosperous New Year!



a message from the Service 1st Retirement & Investment Center

strategies to stay invested during volatile markets

An investor called her advisor during the market crash of 2008.

"How could I be down 25%?" she gasped. "You've got to cash out my investment and move me into a money market!" The advisor reminded her of their discussion about the potential for loss with a mutual fund portfolio, and reviewed the importance of staying invested through good times and bad.

"I know, I know," she replied, "but I want out." The advisor fulfilled her request. The result? She locked in the loss and missed out on the market's recovery.

Unfortunately, this story plays out all too often. The annual DALBAR "Quantitative Analysis of Investor Behavior"[™] study finds the average investor's returns fall far short of the market.

In 2016, the 20-year annualized return for the average equity mutual fund investor was 4.79%. The S&P 500 Index over the same 20 years was 7.68%.¹

The reason is clear: investors move at the wrong time. During major market downturns, concern turns to panic – and panic turns to retreat. The DALBAR study suggests a way to counteract this underperformance is by employing strategies that help investors buy and hold, and resist the all-too-human urge for flight. Investment products that allow you to limit risk may help you fight instead.

There are annuity products that help you protect against loss, weather down markets and enjoy the potential upside of the recovery.

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

¹DALBAR's 23rd Annual Qualitative Analysis of Investor Behavior, 2017

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five resources that will travel with you wherever you go!

1) Service 1st mobile banking app

The Service 1st Mobile Banking App makes it easy to access your funds, no matter where you are! Check account balances, transfer funds, make mobile deposits, and more – all from your smartphone! Download the app today! Simply visit the app store for your mobile device and search for "Service 1st Mobile Banking."

2) 55,000+ ATMs!

We've developed a strong network of ATMs to make accessing your funds convenient. In addition to Service 1st ATMs, members can use any ATM with an Allpoint or CU\$ logo on it. This means our members have access to more than 55,000 surcharge-free ATMs around the world! Simply visit service1.org, or our mobile app, to access our Branch/ATM Locator.

3) mobile payment systems

Did you know you can upload your Service 1st Visa® Platinum Credit Card or Check Card to Apple Pay®, Samsung Pay® or Google Pay® today and use it anywhere they are accepted? Who wants to carry a bulky purse or wallet around anyway? As long as you have your smartphone, you'll be set! Ask for details today!

4) shared branching

Shared branching makes it easy to make transactions when you're traveling. At shared branching locations, you're able to perform transactions such as deposits, withdrawals, loan payments, and more!

When you enter a shared branch, just make sure to have:

- Your home credit union's name
- Your account number
- Valid government-issued photo ID (state driver's license, U.S. passport)

To find a location, visit www.co-opsharedbranch.org or download the mobile app on your smartphone.

5) SHERPA® identity theft protection service



Using an identity theft protection service is the best way to minimize threats and protect your personal information from being misused. We've partnered with SHERPA®, powered by the leading provider of global identity protection and fraud detection technologies, to provide this critical protection service to our members. Their service includes a multi-layered approach to protecting identities—credit monitoring, internet surveillance, lost wallet protection, full-service identity and credit restoration, and up to \$1 million in insurance protection. To take advantage of this service, visit <https://www.sherpidentitytheftprotection.com/?PCD=001>.

we've got you covered!

For more information about these great services, call our Contact Center at 800.562.6049, or visit us online at www.service1.org

keep your financial goals on target in the new year with a service 1st visa® platinum credit card! plus, take advantage of our low rate balance transfer opportunity today!

Our low rate Visa® Platinum Credit Card is designed with everyday benefits, including cash back opportunities and no balance transfer fees. It's the convenient and affordable way to make your shopping, entertainment, and travel purchases. Discover the true rewards of a low-rate card with no hidden fees or surcharges. Plus, for a limited time, enjoy our special balance transfer rate!

Transfer your balances by March 31, 2019 and relax knowing you'll receive our special 4.99% APR* on those balances through December 31, 2019! Then enjoy rates as low as 11.24%* APR.

Don't let high interest debt force you to lose focus of the goals you want to achieve this year. With a few easy steps, you can get started today and stay on track!

Step 1 - Applying is easy! Simply log in to your account on Service1st@Home online banking.

Step 2 - Select the "my lobby" tab from your menu options.

Step 3 - Select "apply for a loan." You'll then be directed to our loan page. In the bottom left hand corner, select "Apply for a Credit Card." You will need to read and understand the disclosures. Once you do, you'll be directed to our online credit card application. Simply fill in your information and continue to follow the prompts provided. Under "Additional Questions," you will be asked to enter **Promo Code: BT499**. It's really that easy!

For more information, stop by your favorite Service 1st branch location, visit us online, or call our Contact Center at 800.562.6049.

*This offer is available January 14, 2019 through March 31, 2019. Rates are accurate as of the publish date. Contact credit union for full details or visit <https://www.service1.org/promo-landing-pages/balance-transfer2019> to view the VISA® Platinum Credit Card Application & Solicitation Disclosure.

www.service1.org
800.562.6049

 **service1st**[®]
Friends you can bank on.



Winter 2019

mark your calendar for our annual meeting!

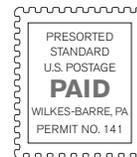
Our Annual Meeting will be held on Wednesday, April 17, 2019 at the Country Cupboard Restaurant, 101 Hafer Road in Lewisburg, PA. A business meeting will be held at 6 p.m., followed by dinner. The cost to attend this year's event is \$10.00 per attendee. Payment is due upon event registration and will be taken from the member's account and share ID of their preference. Space is limited. Reservations accepted through April 5, 2019, or until we've reached maximum seating capacity.

Call 800.562.6049, ext. 7576 or email umbele@service1.org to register, or register online at www.service1.org/annual-meeting to learn more. Please have your account information available upon registration.

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1985 Montour Boulevard
PO Box 159
Danville, PA 17821



10 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 Road
Danville, PA 17821

Elysburg Office (Coming Soon!)
196 West Valley Avenue
Elysburg, PA 17824

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

Montandon Office
2613 PA-45
Milton, PA 17847

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



Friends you can bank on.

holiday closings

Martin Luther King, Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18

Saturday Before Easter
Saturday, April 20



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"Follow" us on Twitter and Instagram.

Federally Insured by the NCUA. Equal Housing Lender.