



Service 1st held the ribbon cutting for the Sunbury Branch on Friday, November 4, 2016.



life just got easier with mobile payment options

Did you know when it comes to contactless payments, Service 1st members have options?

You can now use Apple Pay® or Samsung Pay® wherever it's accepted.

Simply add your Service 1st cards to your mobile wallet. We will send you a notification letter confirming we've received your request.

Coming Soon! Android Pay® is just around the corner. Watch Twitter, Facebook and our Website for updates.



happy new year!

Another exciting year has passed, but we're looking forward to 2017!

We ended 2016 by marking another milestone. In early November, we held the grand opening of our tenth branch, located at 1185 North 4th Street in Sunbury. Service 1st members, representatives from local government, community organizations and area businesses joined us to celebrate during our Autumn open house.

As we look ahead to 2017, we want to take a moment and wish you and your family a very healthy, happy and prosperous new year!

We appreciate the opportunity to continue to serve the financial needs of you, your family and your business. We enjoy seeing members achieve their goals and we look forward to doing so for years to come. Happy New Year!

identity theft and the importance of checking your credit report.

You know it's important to regularly check your credit report. Reminders are everywhere: online, in the news and at your credit union. You finally decide it's about time to do some checking and look what you find...

Upon your first visit to the free credit report site, you input your personal information to retrieve your personal credit report. You notice your credit score has dropped 275 points! Looking a little closer, you see one unpaid bill, oh no...there's another one—two unpaid bills totaling over \$3,000 have been sent to collections. The accounts are in your name, and

continued inside



a message from the Service 1st Retirement & Investment Center

your financial to-do list.

things you should be thinking about every year.



What are your financial, business or life priorities? Your goals? Specify them, then consider investing, saving or budgeting methods you could use to realize them.

Think about deductions. If you have made a great deal of money in a given year and have the option of postponing a portion of

the taxable income until the following year – that may bring some tax savings.

Can you maximize your retirement plan contribution at the start of the year? If you can do it, and you want to do it, do it early - the sooner you make your contribution, the more interest those assets may earn.

Required Minimum Distributions?

Retirees over age 70½ must take RMDs from traditional retirement plans. Make sure you are aware of the deadlines.

Transaction? Did you (or will you) sell any real property this year? Start a business? Receive a bonus? Sell an investment held outside of a tax-deferred account? These moves may have an impact on your taxes.

Charitable gifts? Remember, if you make charitable contributions this year, you may claim the deductions on your return.

Mortgage payments? Can you make a January mortgage payment in December, or make a lump sum payment on your balance? If you have a fixed-rate mortgage, a lump sum payment may reduce the loan amount and total interest paid.

Life changes? Did you marry or divorce? You may want to change beneficiary

designations and/or take look at your insurance coverage. If your last name is changing, you will need a new Social Security card. Are you returning from active duty? Check the status of your credit, and the state of any tax and legal proceedings that might have been preempted by your orders. Review the status of your health insurance, and revoke any power of attorney you may have granted to another person.

Do not delay – get it done. Talk with a qualified financial or tax professional so you can focus on being financially healthy from year to year.

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



Gary Surak,
Vice President of
Wealth Management

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employee spotlight:

core values: best people and service excellence

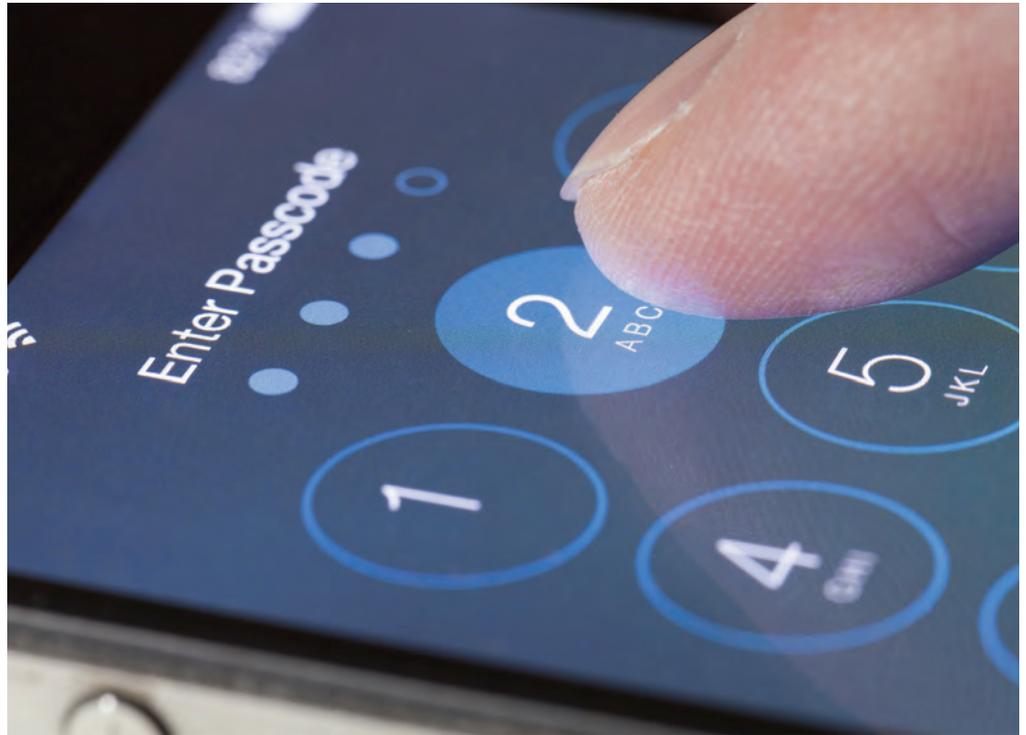


Rachael Scheller
Member Service Supervisor

Imagine this. You're miles away from home attending college. Your check card experiences fraud, so it's cancelled and you're reissued a new one. But, it's going to take a few days until the new card arrives. You need to have cash on hand to cover expenses that pop up. You may think there are limited solutions; however, Rachael was determined to help a member who recently found himself in just this situation.

A member's father came in on a Saturday to report that his son's check card had been blocked and he was out-of-state with no money. Rachael reviewed the situation and determined it was blocked due to potential fraud. For his protection, the card had to be cancelled and he didn't have any other cards, leaving him with no access to any money. Rachael was quick to consider the convenience of the shared branching network. She promptly researched the closest shared branching location within walking distance (because he didn't have a car with him), told him where it was located and when it closed. Luckily, they were open for another hour, so he had enough time to get there and complete his withdrawal!

Having friends you can bank on makes a big difference, especially at times like this. Rachael's quick thinking represents two of our core values: best people and service excellence. Way to go, Rachael!



identity theft and the importance of checking your credit report. (continued)

under your social security number. You then remember back in January your credit union cancelled and reissued your debit card due to fraudulent activity. Questions frantically pass through your mind. Could these transactions be connected to the collections accounts? How did this happen? What do you do?

This scenario, or at least something similar, happened to more than 13.1 million Americans who became victims of identity fraud in 2015. Not only does identity theft wreak havoc on your financial well-being, costing you time and money, it can also inflict an emotional toll as well.

Service 1st knows all too well the financial and emotional tolls identity theft victims experience. We've seen it firsthand, and it's why we've selected the SHERPA®

Identity Protection solution for our members. They have a team of identity restoration specialists who can assist in stopping or minimizing further fraud, show that identity theft has occurred and that the victim is not responsible, and help restore the victim's upstanding financial reputation.

SHERPA® offers the same expert restoration services in all three levels of protection offered.

To find out how you can start protecting your own identity today, visit <https://www.sherpidentitytheftprotection.com/?PCD=001> and discover the many ways SHERPA®'s got your back!





9 convenient locations

Danville Office
1207 Bloom Street
Danville, PA 17821-1303

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

Lewisburg Office
101 Walter Drive
Lewisburg, PA 17837

Mifflinburg Office
52 East Chestnut Street
Mifflinburg, PA 17844

Loyalsock Office
814 Westminster Drive
Williamsport, PA 17701

Corporate Center
1419 Montour Boulevard
PO Box 159
Danville, PA 17821-9122

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

Bloomsburg Office
327 Columbia Boulevard
Bloomsburg, PA 17815

Sunbury Office
1185 North 4th Street
Sunbury, PA 17801



Friends you can bank on.

holiday closings

Martin Luther King, Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

Saturday Before Easter

Saturday, April 15

Federally Insured by the NCUA. Equal Housing Lender.



Make it official! "Like" us on Facebook.
"Follow" us on Twitter and Pinterest.



Winter 2016 - 2017

mark your calendar for our annual meeting!

Our Annual Meeting will be held on Wednesday, April 19, 2017

Join us at the Country Cupboard Restaurant, Lewisburg, PA. A business meeting will be held at 6 p.m. followed by a complimentary dinner. Call 800.562.6049, ext. 7576, to register, or register online at www.service1.org/annual-meeting to learn more.

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