

b the  
buzzzz

Fall 2017



## keep your projects moving with everyday equity!

Don't let life's to-do list slow you down. Whether it's tuition, your holiday budget, or financing that new roof, at Service 1st, we've got you covered with Everyday Equity.

This unique home equity line of credit was designed with you in mind. Ideal for expenses paid in installments, our Everyday Equity line of credit gives you the convenience and ability to draw money when you need it. Plus, Everyday Equity features:

- **Low monthly payments**
- **Minimal Closing Costs\***
- **And, our great low variable rates,\* with the added flexibility to enjoy our competitive fixed rates on up to two segments! †**

**Apply today!** Our knowledgeable team of experienced lenders will guide you through the process.

**Simply stop by, call 800.562.6049 or visit [www.service1.org](http://www.service1.org).**

\* Your rate may vary and will be determined by your individual credit profile and your home's available value (determined by appraisal less any outstanding mortgages). Minimum loan amount is \$5,000. Minimum new money or advance amount at time of closing must be \$7,500 to qualify for minimal closing costs. Owner-occupied residences only. The fees to be waived are the Property Search, Flood Search and Recording Fee. If the loan is paid off within a 36 month period, fees may be reassessed and included in final payoff. The Satisfaction Fee will not be waived and will be collected at the end of the term of the loan. Any additional fees, including appraisal fees, will be the responsibility of the member. Other conditions/restrictions may apply. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required.

† Maximum of two (2) termed out segments within master line of credit at any one time. Segments have a fixed rate (the rate will not increase at any time while the plan is open), term and payment. Combined total of segments cannot exceed maximum amount of master line of credit. As balance of segment is reduced, it will proportionately increase available amount of master line of credit. The rate on the master line of credit portion is variable, Prime Rate + 0% for up to 80% LTV (loan to value), Prime Rate + 1% between 80.01% and 90% LTV and is subject to change monthly. This rate varies with the market based on the Prime Rate published in the Wall Street Journal. The annual percentage rate (APR) may increase after consummation; maximum ceiling APR is 18%.

‡ Limited time offer. Restrictions apply. One (1) entry will be issued for any qualified loan opened between 10/1/2017 and 12/31/2017. Prize will be awarded to primary loan holder. One (1) random winner will be chosen, one (1) \$500 gift card will be awarded. Winner will be announced and notified by telephone on 1/8/18. Prize is nontransferable and cannot be exchanged. Reward may be reportable as taxable income. See tax specialist for details.

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



Friends you can bank on.



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

### give yourself a lifetime gift

Whether you're a meticulous planner or a last-minute shopper, you probably spend a lot of time and money on holiday gifts for the friends and family who mean the most to you. Perhaps you travel to visit your grandchildren, or take a much-needed holiday vacation. But have you thought about what the holidays will be like after you retire?

If you're like many Americans, you worry that the money you've worked hard to save for retirement might run out. You expect to live many years – decades – in retirement, enjoying every special holiday season with those you love the most.

#### Add yourself to your shopping list.

This holiday season, it's time to buy one extra gift: a gift for you. With a MEMBERS®



annuity, you can buy yourself – or you and your spouse – a gift that lasts for the rest of your lifetime. MEMBERS Future Income Annuities and Single Premium Immediate Annuities guarantee that your retirement

saving lasts as long as you do. When you purchase a MEMBERS annuity, you give yourself a "paycheck" every month during retirement. So your savings never run out, and you can pay for holiday gifts and travel.

Make sure every holiday season to come is as special as this year. To learn more about these and other retirement planning options, 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

All guarantees are backed by the claims-paying ability of the issuer. Withdrawals may be subject to surrender charges, and may also be subject to a market value adjustment (MVA). Withdrawals of taxable amounts are subject to ordinary income tax, and if taken before age 59½ may be subject to a 10% federal tax penalty. If you are considering purchasing an annuity as an IRA or other tax-qualified plan, you should consider benefits other than tax deferral since those plans already provide tax-deferred status. The company does not provide tax or legal advice. Contact a licensed professional. MEMBERS Insurance & Investments and MEMBERS are marketing names for the products, services and programs offered by CMFG Life Insurance Company (CMFG Life), MEMBERS Life Insurance Company (MEMBERS Life) and other leading carriers. MEMBERS is a registered trademark of CMFG Life. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuity and insurance products are issued by CMFG Life, 2000 Heritage Way, Waverly, IA 50677. Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution. All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers. Base policy forms ICC13-DIA, ICC13-DIA(B), 2013-DIA, 2008-SPIA-LO and 2008-SPIA-DB. MFA, SPIA-1306103.1-0915-1017

### 2017 service 1st scholar announced



Photo (l-r): Bill Lavage, President/CEO, Service 1st and Dan Herritt.

Dan Herritt, from Danville Area High School, has been selected as our 2017 Service 1st Scholar!

Dan recently graduated from Danville Area High School, where he was active in football, track (javelin, shot and discus), and wrestling. As an Ironman, he was also involved in forensics and played trumpet in the marching and concert bands. Outside of school, Dan is a Life Scout (Boy Scout) and has volunteered at Geisinger.

In addition to being a Service 1st scholar, he has received the Albright Award and a local law enforcement award for students majoring in law at college.

Dan is continuing his academic career at Albright College in Reading, PA this Fall.

Service 1st Scholars are selected annually from Danville Area High School as part of an ongoing partnership with the school to encourage financial literacy. These scholars receive \$500 to assist with college expenses.



## lessen your risk with SHERPA®

Just when you think you are safe, the Equifax data breach happens. 143 million records were potentially compromised, containing over 200,000 credit cards. Affected consumers are at risk from criminals using stolen information to fraudulently open accounts. This means that the most pressing and immediate threat with this breach is identity theft.

It's difficult to entirely prevent identity theft; however, as a member of Service 1st, you can lessen your risks and sleepless nights by subscribing to an identity theft protection and restoration service through SHERPA® Identity Protection. SHERPA® is a comprehensive ID protection solution that includes:

- **24/7 dark web monitoring**
- **Social security and address trace**
- **Credit score monitoring and tracking**
- **Full service restoration and lost wallet services**
- **Up to \$1 million in identity theft insurance, and more!**

Ensure your identity is safe!

Visit <https://www.sherpaidentitytheftprotection.com/?PCD=001> or talk with a member service representative today!



## check it out!

Over the last few months, we've been upgrading the look and feel of our website, [www.service1.org](http://www.service1.org), to provide you with a site that is even easier to navigate and more responsive. By improving our site's responsiveness, you'll enjoy the same online experience, whether you are visiting us from your desktop computer or any of your mobile devices. We've also included a few nifty additions we think you'll like.

**Watch our website, Facebook and Twitter for updates and its official launch date.**



## holiday shopping made easy!

Contactless payments combine the convenience of your mobile device with the power of your Service 1st VISA® Platinum Credit Card and your Service 1st VISA® Check Card. You can now use Samsung Pay®, Apple Pay® and/or Android Pay® where ever it is accepted. Add your card today! For more information, call our Contact Center at 800.562.6049, visit [service1.org](http://service1.org) or stop by your favorite branch for details.



Friends you can bank on.



## 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

### Columbus Day

**Monday, October 9**

### Veterans Day

**Saturday, November 11**

### Thanksgiving Day

**Thursday, November 23**

### Christmas Day

**Monday, December 25**

### New Year's Day

**Monday, January 1**

Federally Insured by the NCUA. Equal Housing Lender.



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



Fall 2017

## call for candidates

The annual election for our board of directors is approaching. Directors set strategic direction and establish policies. The board consists of nine total directors each serving a three year term, with three terms expiring each year. Current directors are eligible for re-election. If you are interested in serving on the Service 1st board of directors or want to learn more about being a director, please submit your résumé by Friday, November 24, 2017, to:

Tom Culver, Nominating Committee Chair  
Service 1st Federal Credit Union  
1985 Montour Blvd.  
PO Box 159  
Danville, PA 17821

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