



explore

a new financial partner

credit union benefits guide



Federal Credit Union | Friends you can bank on.

Service 1st | Friends you can bank on.

As you read through this packet, you will discover the benefits of becoming a Service 1st member.

Although we have many of the same services you'd find at a bank, we possess the credit union difference, which means we are member focused, **not** profit driven. We invite you to stop by one of our branch locations and discover what it's like to be a member, not a number.

What you'll find inside:

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5	loans & lines of credit
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Still can't find what you're looking for? For more information about any of our products or services, give us a call at 800.562.6049 or visit www.service1.org.



about us

Service 1st began in Danville, Pennsylvania in 1975 when a group of employees from Geisinger Medical Center identified a need for credit union services and rallied the support and involvement of their colleagues to form a credit union. At this early start, the credit union was called Geisinger Employees Federal Credit Union. Run by a volunteer staff, these individuals spread the word of the credit union movement among their peers and opened accounts at a table in the hospital cafeteria.

Over time, the credit union grew and offices were established in areas outside of Danville. The credit union expanded its membership base by offering services to other employers throughout the Susquehanna Valley. In the mid 90's, the credit union changed its name to better reflect the business that had developed. We became, Service 1st Federal Credit Union.

As Service 1st continued to grow in Montour County, branch locations were opened in Columbia, Luzerne, Lycoming, Northumberland, Snyder and Union counties. These branch locations offer members access to Service 1st across Central and Northeastern Pennsylvania. Service 1st now serves over 29,000 members and partners with over 1,000 employer groups and organizations across the region to provide affordable financial services.

our promise to our membership:

To offer a lifetime of financial services to meet your changing needs while fostering a relationship of trust, dignity and respect.

in the world of banking, let us help you navigate.

Here are reasons why you should feel good about joining Service 1st.

“We’re friends you can bank on.”

We promise to be honest with you. We make decisions that are in your best interest, *not ours*. We’re careful not to overextend you, keeping your financial position healthy and strong. Trust us and you won’t end up making a wrong turn.

“Staying the course.”

Credit Unions are about people helping people. And in the crazy world we live in today, we understand that many have hit rough patches in life. The good news is, your relationship with us is just as important as the value of your credit score. So treat us right, and we’ll do our best to lend you a hand.

“Family trip.”

With just a \$1.00 membership fee and a \$5.00 minimum share deposit, you can open your account and have ownership in the credit union. As one of our owners, you’re part of our credit union family.



“Planning ahead.”

We have a full line of financial products and services to meet your changing needs. From savings and investments to loans, mortgages, and business services, we’ve got you covered.

“We are always happy to see you.”

No matter where you’ve come from or how long you’ve been gone, we’re always happy to see you. We’re a friend you can rely on to always be here, anxiously waiting to see you.

the credit union difference

Member-Owned: Each member has equal ownership and one vote.

Social Purpose of People Helping People: Serve all members, including those of modest means.

Volunteer-Oriented: Volunteers exemplify our philosophy of “People Helping People.”

Education-Oriented: Credit Unions continually provide their members with valuable financial information, assisting them to become better-educated consumers.

Not-For-Profit Cooperative Financial Institution: Credit Unions exist to serve members, not to make a profit.

checking & savings accounts

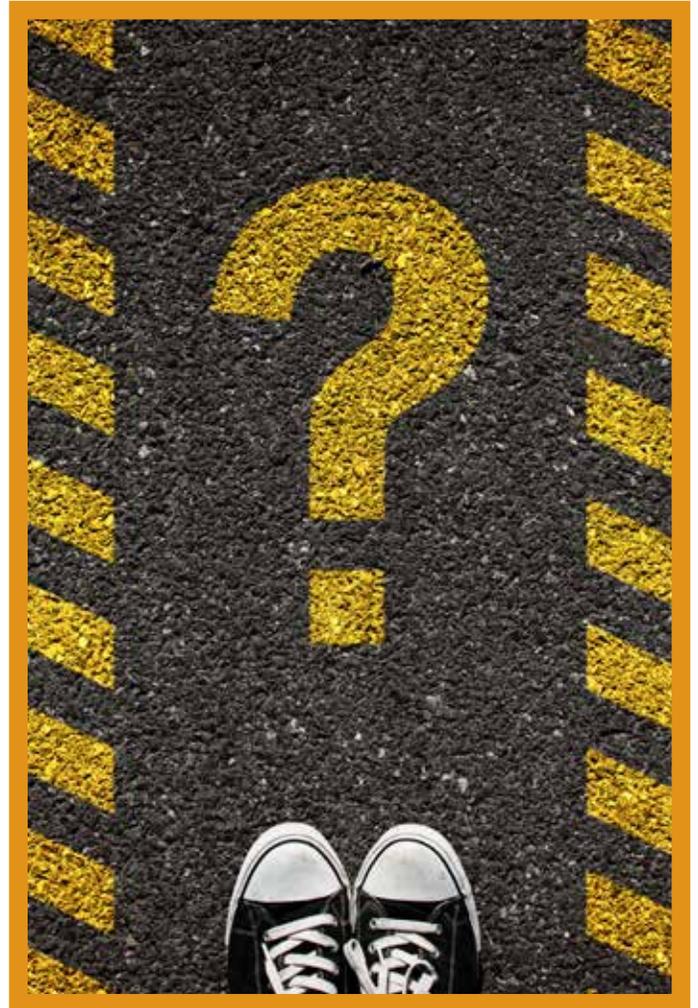
managing your money doesn't have to be puzzling.

checking accounts

- ❑ checking accounts with overdraft protection
never overdraw your account again!
- ❑ VISA® check cards
- ❑ Allpoint and CU\$ Networks of Surcharge-Free ATMs
over 55,000 Surcharge-Free ATMs worldwide!
- ❑ no minimum balance
no monthly service charges
- ❑ unlimited check writing privileges
- ❑ free direct deposit and payroll deduction

savings accounts

- ❑ basic savings accounts
just \$5 to open
- ❑ youth savings accounts
- ❑ health savings accounts (HSA)
- ❑ money market accounts
starting at \$2,500
- ❑ premium money market accounts
\$25,000 minimum balance
- ❑ individual retirement accounts (IRA)
- ❑ education savings accounts (ESA)
- ❑ Christmas and vacation club accounts
- ❑ share certificate accounts
secure savings option with higher returns



loans & lines of credit

get money for the things you need.

loans and lines of credit

- ❑ mortgages
flexible terms, low down payment
- ❑ home equity loans
flexible terms, low rates
- ❑ home equity lines of credit
get ongoing access to your equity
- ❑ VISA® Platinum credit cards with
no annual fee, hidden charges, or balance transfer fees
- ❑ flexline (personal line of credit)
- ❑ auto loans with on-the-spot dealer financing
- ❑ motorcycle loans, boat loans, and recreational vehicle loans



small business

Service 1st is in the business of helping people. Helping other local businesses grow by financing local projects is one way we continue to demonstrate this. Our small business loan products offer solutions to help your business secure the financing you need to keep your business moving.

Our low rates and attractive terms, paired with our knowledgeable commercial lenders are the perfect mix for your business needs.

some features include

- ❑ competitive fixed or variable rates
- ❑ no prepayment penalties
- ❑ flexible terms
- ❑ secured or unsecured loans & lines of credit
- ❑ Small Business Administration (SBA) and United States Department of Agriculture (USDA)
- ❑ equipment and working capital loans
- ❑ all decisions made locally

youth services

our goal is to teach your children to save, spend and borrow money wisely.

it's never too early

You're never too old, or too young, to start saving money. Here at Service 1st, we are teaching children and young adults how to spend and save wisely, while still maintaining a fun and budget-friendly social life! We offer a variety of products and services specifically designed to meet the needs of children, teens and even young adults heading off to college.



youth products & services

Every child moves at his or her own pace. This chart is a guide to the financial services and products we can offer your family as it grows!

	kids	teens	young adults
Savings Account	x	x	x
Coverdell Educational Savings Account	x	x	x
Low Minimum Balance Share Certificate*	x	x	x
Starter Checking Account with VISA® Check Card		x	x
Small Personal Loan**		x	x
Starter (Credit Builder) Credit Card***		x	x
VISA® Platinum Credit Card			x
Auto Loan			x
Private Student Loan			x

*Minimum deposit is \$25. Unlimited additional deposits can be made in increments of \$25 with a maximum amount of \$1,000. 12-month term. Automatically renewable with a fixed dividend rate. Dividends compounded and posted quarterly. Penalty for early withdrawal.

**Minimum loan amount is \$250. Maximum loan amount is \$500. Maximum term is 12 months. Parent/Guardian must co-sign. APR (Annual Percentage Rate) is based on parent/guardian credit score.

***\$100 maximum credit line. Parent/guardian must co-sign. APR (Annual Percentage Rate) is based on parent/guardian credit score.

youth account benefits

- birthday cards & gifts (ages 0-13)
- online resources
- mobile banking
- Service1st@Home online banking
 - free bill payer services
 - mobile deposits
- shared branching

retirement & investment center*

from basic savings to retirement, Service 1st Retirement & Investment Center has it all!



Gary Surak, CRPC®

Vice President,
Wealth Management

The Service 1st Retirement & Investment Center is staffed by Gary Surak, an experienced and knowledgeable financial advisor devoted to serving all your retirement, insurance, and investment needs. Gary has over 25 years in the financial industry and understands the importance of working with someone who cares.

Rest assured, Gary will serve you with the same personalized attention you've come to expect from your credit union.

retirement & investment center

- 401(k) pension rollover**
- retirement planning
- wealth management
- education funding
- estate conservation
- mutual funds
- life & long-term care insurance
- fixed, variable, and index annuities
- tax-managed investing**



relax.
we've got your
financial future
taken care of.

* Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.

** Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

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other services

the little extras you can't live without.

conveniences

- shared branching network
- ACH services
- VISA® gift cards
- VISA® online (ezcardinfo.com)
- teller-phone 570.275.4061
toll free 800.443.5070
- direct deposit & payroll deduction
- wire transfers
- night deposit box
- free coin counting machine



online services

- Service1st@Home online banking
- free online bill payer
- mobile remote deposits
- eStatements
- account alerts
- mobile banking
- iText
- open membership accounts online
- apply for a loan online
- live chat

stay financially fit!

attend educational seminars

- using credit wisely
- identity theft
- home buying
- money management & organization
- retirement & investing strategies
- youth financial literacy

schedule a financial check-up

- schedule a no-obligation, one-on-one personal review of your finances with an account expert.

SavvyMoney

- a free online anonymous tool that helps you get savvy with your money so you can make smart decisions to build a healthy financial plan.

become a member

start enjoying all the services you're entitled to.

To get started, here's what you'll need*

- permanent residential address
- social security number
- date of birth
- valid U.S. driver's license, state-issued ID, or Government-issued ID
- telephone number

* for each applicant and beneficiary (if desired)

Don't have time to come into a branch? Apply online!

Opening your Service 1st account online only takes about 10 minutes.

Visit www.service1.org and click on join to get started!

Not sure where your finances stand? Schedule a financial checkup with a market manager or financial service specialist who can show you areas where you could be saving, or even making money! Call 800.562.6049 to schedule a financial checkup at the branch nearest you.



locations

near or far, Service 1st has you covered.

contact us anytime at 800.562.6049 or visit www.service1.org

branch locations

Bloomsburg

327 Columbia Blvd.
Bloomsburg, PA 17815
570.380.1372

Corporate Center

1985 Montour Blvd.
PO Box 159
Danville, PA 17821
800.562.6049

Danville

861 Bloom St.
Danville, PA 17821
570.271.6060

Elysburg

196 West Valley Avenue
Elysburg, PA 17824
800.562.6049

Ironmen Hub

Danville High School
600 Walnut St.
Danville, PA 17821
**only open to students,
faculty, & staff of D.H.S.*

Lewisburg

101 Walter Dr.
Lewisburg, PA 17837
570.523.9130

Loyalsock

814 Westminster Dr.
Williamsport, PA 17701
570.567.0800

Mifflinburg

52 E. Chestnut St.
Mifflinburg, PA 17844
570.966.7900

Montandon

2613 PA-45
Milton, PA 17847
800.562.6049

Shamokin Dam

3054 N. Susquehanna Trail
PO Box 157
Shamokin Dam, PA 17876
570.743.0881

Sunbury

1185 North 4th St.
Sunbury, PA 17801
800.562.6049

Wilkes-Barre

620 Baltimore Dr.
Wilkes-Barre, PA 18702
570.825.4808

Always on the go?

Manage your finances after hours by downloading the Service 1st mobile app. To get the Service 1st app, simply go to the app store on your device. Search for Service 1st Mobile Banking, install and enjoy!

Shared Branching

Service 1st has partnered with credit unions from all over the country to share facilities through the Shared Branching Network. This provides you with thousands of convenient locations to perform transactions, just as if you were at a Service 1st branch. Use the Service Center Locator to find a shared branch location near you! Conduct a range of transactions such as deposits, withdrawals, loan payments, make transfers between accounts, purchase money orders and official checks where available and more!

To take advantage of the Shared Branching service, when you enter a shared branch you only need to bring:

- your home credit union's name
- your account number
- valid government-issued photo ID
(i.e. State Driver's license, US Passport)

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



Look for
the Shared
Branch logo
at participating
credit unions.



Federal Credit Union | Friends you can bank on.

1985 Montour Boulevard
PO Box 159
Danville, PA 17821

www.service1.org

Federally Insured by NCUA. Equal Housing Lender.