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Spring 2019

launch your next project with us!

**plus! ask how you can be entered to
win 1 of 3 \$1,000 Visa® Gift Cards! ‡**

Before you embark on your next project, check out our great low rates on Home Equity Loans and ask about the added flexibility available with our Everyday Equity Line of Credit. Whether you're ready for a kitchen remodel, a landscaping update, or simply paying down tuition, our home loan solutions could be just the boost you've been looking for.

**home equity loan rates
as low as**

**2.99%
APR***

Home Equity Loans feature:

- Minimal closing costs!*
- Fixed rates as low as 2.99% APR!*
- Other rates and terms available for up to 15 years!*

Everyday Equity Lines of Credit feature:

- Access to funds when you need them!
- Great low variable rates!
- Low monthly payments!
- Flexibility to lock in our low fixed rates on up to two segments of your line.**

apply today!

Our knowledgeable team of experienced lenders will guide you through the process! Stop by, call 800.562.6049 or visit us online at service1.org.

* APR = Annual percentage rate. The rate on the home equity loan is as of publication (3/15/2019). 2.99% APR available on A+ Credit for 36 month fixed-rate, closed-end, first lien position home equity loan. Minimum loan amount is \$7,500.00. Sample payment on \$7,500.00 borrowed for 36 months at 2.99% APR would require a monthly payment of \$218.08. 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). Once approved, the rate will not change for the initial term of the loan. 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. Automatic payment preferred from a Service 1st deposit account. Other conditions/ restrictions may apply. Programs, rates, terms and conditions are subject to change without notice. Membership eligibility required. Offer valid through June 30, 2019.

** 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%. 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.

‡ Limited time offer. Restrictions apply. One (1) entry will be issued for any qualified loan opened between 3/15/2019 and 6/30/2019. Prize will be awarded to primary loan holder. Three (3) random winners will be chosen. Three (3) \$1,000 gift cards will be awarded. Winners will be announced and notified by telephone by 7/31/19. Prize is nontransferable and cannot be exchanged. Reward may be reportable as taxable income. See tax specialist for details.

www.service1.org
800.562.6049

 **service1st®**

Friends you can bank on.



a message from the Service 1st Retirement & Investment Center

have you budgeted for retirement?

Creating a strategy for success.

Run the numbers. There is a rule of thumb for retirees suggesting that retirement income has a target of 70-80% of the household's end salary, though this can certainly vary. So, years before leaving work, sit down (perhaps with the financial professional you know and trust) and take a look at your household's monthly expenses.¹

The closer your household gets to retirement, the more exact you will want to be about your income needs. You first want to look for changing expenses: housing costs that might decrease or increase, health care costs, certain taxes, travel expenses, and so on. Next, look at your probable income sources: Social Security, your assorted retirement savings accounts, your portfolio.

Priorities. Next, think about what you want to do with your retirement. You may have envisioned travel, spending

more time pursuing activities and hobbies, or even moving closer to family or close friends. While you may not be able to live extravagantly in retirement, finding your priorities will be an important part of how you approach your budget; you have to not only know how to take care of your basic needs of your household, but also have things you can look forward to enjoying.

It's also important to remember that priorities change in life, and ideas that you are fixed on before retirement may change after a few years. Budgeting can offer your household the flexibility needed to shift gears, as your needs and desires change.

Road blocks. Having a budget in place can offer your household flexibility, but sometimes there are situations that come up that will challenge even the most careful retirees. A good budget will take health care costs in mind, and also be able to change over time, should they become more pressing. If you have a family, be mindful that gifts and

loans don't overwhelm your budget. Instead, consider creating a rainy-day fund to call on, allowing you to set aside money especially for unforeseen expenses.

Budget well and live wisely. Creating a retirement budget for your household can be a big help in easing the transition from the daily grind to the golden years. For help with budgeting for retirement, speak to a qualified financial professional.

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

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1 - fooLcom/retirement/2018/09/07 /hm"-mucb-income-wi11-you-really-n("2d-in-retirement.aspx [9/7 /18] 03062019-WR-2788

are you already thinking about next semester? we can help.



At Service 1st, we look forward to helping you plan for your future and get the money you need to pay for school.

Get started today! Ask about our smart option student loans by Sallie Mae®.**

For more information regarding eligibility guidelines, stop by, visit service1.org, call 800.562.6049 or schedule an appointment online.

*Service 1st is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

www.service1.org
800.562.6049

knowledge is power when it comes to protecting your identity

Identity theft is officially defined as the deliberate assumption of another person's identity. It is a crime where a criminal acquires and uses the victim's personal information, such as a social security or driver's license number, to take out loans, obtain new credit cards, rent an apartment, purchase a car, run up debt, file for bankruptcy and other criminal activities. Identity theft can not only damage someone's creditworthiness, it can also create unknown criminal records that can result in the identity theft victim being wrongly arrested or denied employment after a routine background check.

In 2016, 15.4 million U.S. adults were victims of identity fraud. The average fraud amount per victim was \$1,585. It takes an average of 17 days to stop crime from occurring after it has been detected.

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>

Sources: Federal Trade Commission, CSID, Javelin Strategy & Research and sherpidentitytheftprotection.com.



join Crissie for our 8th annual charity duck derby!

At Service 1st, we are absolutely quackers about making a difference in our community and having fun!

Plan to join our mascot Crissie and members of our team on Saturday, August 3, 2019 on the Danville/Riverside Bridge in Danville. At 12:00 noon we will drop thousands of rubber duckyies into the Susquehanna River where they will race to benefit three local charities.

Funds raised by this year's Derby and at Service 1st's 26th Annual Charity Golf Tournament will benefit Bridges Out of Poverty, Mifflinburg Hose Company and Janet Weis Children's Hospital.

Tickets to sponsor a rubber ducky in the race are available now through July 31, 2019. You can purchase them at any Service 1st location or online by logging into your account on Service 1st@Home online banking. Adults ages 18 and over can purchase a single duck for \$5 or a flock of five ducks for \$20, and you can purchase as many as you would like. Each ticket number corresponds with a duck, which will set sail the day of the event. If your ticket number matches the first duck to cross the finish line, you could win \$500!

For more quack-tastic details, stop by, visit service1.org or call our Contact Center at 800.562.6049.



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11 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



Make it official! "Like" us on Facebook. "Follow" us on Twitter, Pinterest & Instagram.



1985 Montour Boulevard
PO Box 159
Danville, PA 17821

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holiday closings

Saturday before Memorial Day

Saturday, May 25

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

Federally Insured by NCUA. Equal Housing Lender.

Whether you need to schedule your annual financial checkup, want to review your savings plan or need to talk about loan options for an upcoming project, now you can schedule an appointment online for any of our branch locations with just a few quick clicks! To schedule an appointment today, visit: service1st.org/appointment.

online appointments now available!

