

THE Advisor



Serving Our Members
Since 1939



July • 2009

Membership is Meant to Be SHARED!

Did you know all of your family members, co-workers and neighbors are eligible to join Service 1st Credit Union? That's right! Now you can share the many financial benefits of membership with all of your friends and family.

Plus, for each new member you refer to the credit union, we'll pay you **\$5!** Simply sign the form below and pass it along to everyone you refer. When they open their account, you will receive **\$5** for your referral...it's that easy.

So spread the word and invite all of your friends, co-workers and family members to join Service 1st Credit Union.



REFERRAL CARD

Name _____

Address _____

Phone Number _____

Employer's Name _____

Referred by (Member's Signature) _____

Member's Name (Print) _____

How do you know the above member? Family Employee Associate Same Zip Code

TAMPA • SEFFNER • OCALA • 1-800-237-5567

Refinance Your Car Loan Here... GET A \$100 CASH BONUS!



What would you do with an extra **\$100** in your pocket? Have a night out on the town? Pay a few bills? If you have a car loan at another financial institution, bring it to us. We'll match or possibly beat the rate and lower your current monthly payment. Plus, we'll even give you **\$100 cash!***

Transferring your car loan to Service 1st Credit Union makes good sense if...

- ... you took short-term 0% financing and have a large monthly payment
- ... you are paying a higher rate with another lender
- ... you want the convenience of automatic payments with payroll deduction
- ... you could use \$100 cash in your pocket



ACT NOW!
This is a
limited
time offer!

* Auto refinances must be over \$10,000 to qualify for the \$100 and may not be combined with other offers. Vehicles currently financed with Service 1st Credit Union do not qualify for refinance. The \$100 cash bonus will be awarded in the form of a deposit made to your savings account within 7 business days from funding.



MAIN OFFICE

8916 Sabal Industrial Blvd.
Tampa, FL 33619-1326

Phone (813) 621-9631
Fax (813) 664-0525

Hours

Monday – Thursday
8:00am – 4:00pm
Friday
8:00am – 6:00pm

SEFFNER OFFICE

11752 E. Martin Luther King Jr. Blvd.
Seffner, FL 33584-4923

Phone (813) 621-9631
Fax (813) 664-0525

Hours

Monday – Thursday
8:00am – 4:00pm
Friday
8:00am – 6:00pm

OCALA OFFICE

4620 E. Silver Springs Blvd.,
Suite 504
Ocala, FL 34470-3285

Toll-Free (800) 237-5567
Fax (352) 624-1500

Hours

Monday – Thursday
8:00am – 4:00pm
Friday
8:00am – 5:00pm

Teller 24 (813) 612-9222

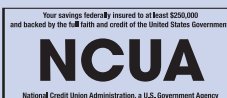
Toll-Free (800) 738-2765

www.service1stcu.org

An IRA (Individual Retirement Account) is insured up to \$250,000 per member by the NCUA.



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



A PRIVACY PLEDGE TO OUR CREDIT UNION MEMBERS

Important Information About the Personal Data Your Credit Union Collects, and How We Use It to Provide Products and Services to You

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Credit union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union. This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

SERVICE 1ST SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Automatic transfer of funds from a Share/MMIF account to clear a check. This fee will be applied to share draft account(s)	\$2.00	Western Union transfers (plus Western Union fee)	\$8.00
Member Rejoining Fee	\$5.00	Bank to Bank Wire (outgoing)	\$20.00
Personalized Checks	Varies	Bank to Bank Wire (incoming)	\$8.00
Teller check (each)	\$3.00	Payroll deduction refund (after account has been closed)	\$5.00
Temporary check (each)	\$0.50	Overnight mail delivery (plus carrier fee)	\$8.00
Money Order	\$2.00	Late payment on loans	\$25.00
Deposited checks (2-party) returned unpaid	\$10.00	Credit Union title filing fee	\$25.00
Deposited checks (single party) returned unpaid	\$20.00	Monthly Account fee (This fee will not be assessed if you have a combined aggregate average daily balance of at least \$300 per account during the month, for minors (persons under 21 years of age) or senior citizens (persons over 65 years of age), for accounts opened less than 180 days, or 180 days after any loan is paid off.)	\$10.00
Dormant account fee (per month). An account is considered dormant if for 12 months no withdrawals or deposits, other than credited dividends, have been made to the account. This fee will not be charged if account balance is above \$1,000	\$5.00	Platinum Checking account monthly service charge	\$5.00
Garnishments / Levies	\$10.00	Business Checking account monthly service charge	\$10.00
On Us Check Cashing (Non-member)	\$2.00	Business Checking account per check charge	\$0.10
Overdraft (each debit or draft paid)	\$31.00	DBA Checking account monthly service charge	\$5.00
Nonsufficient funds (each)	\$31.00	DBA Checking account per check charge	\$0.10
Account research (per hour)	\$20.00	Acceptance of rolled coin	7% if amount exceeds \$21.00
Christmas Club withdrawals	\$3.00	ATM card (monthly service charge)	\$5.00
Interim statement history	\$2.50	ATM / Debit replacement card	\$5.00
Statement copy	\$2.50	ATM Cash withdrawals from Share Draft or Share Savings at participating networks (There are no fees for ATM cash withdrawals made using the Presto or Co-op networks.)	\$1.50
Stop payments (draft)	\$25.00	Transfer funds between Share and Draft	\$0.50
Stop payments (teller check within 10 days of issue)	\$25.00	Account Balance Inquiries	\$0.50
Share account closed within 90 days of opening	\$5.00	Point of Sale Transactions ATM and Debit Card (PIN based)	\$0.75
Photocopy of check	\$2.00		
Fax transmission, outgoing toll	\$5.00		
Collection item (incoming or outgoing)	\$10.00		
No forwarding address provided for returned statements (per month)	\$5.00		

There are no fees for signature based debit card transactions.

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. For more information, please contact a loan representative. *Thank You.*