



February 2009

## Retirement Savings

**is More Important Than Ever!**

It's never been more important to save for retirement. In these economic times it may be hard to think about saving, but Service 1 Federal Credit Union can help you find a way to save for your future. Hard times will pass and when you retire, you'll be glad you put in the extra effort.



There is still time to contribute to your 2008 IRA!

### **Traditional and Roth IRA 2008 Contribution Limits**

**\$5,000**  
**\$6,000 for over 50**

In a traditional IRA, your earnings are tax-deferred until you withdraw the funds at retirement. In a Roth IRA, your earnings may be tax-free.\*

Not only can you enjoy certain tax-free savings, but you can rest assured that your retirement savings is insured!

For more information on your IRA options visit [www.service1fcu.com](http://www.service1fcu.com) or visit the nearest Service 1 FCU location.

*\*Consult your tax advisor for further details.*



[www.service1fcu.com](http://www.service1fcu.com)

Join Us for Our  
**69th** Annual Meeting

Our Annual Meeting is just around the corner!  
We hope you will make plans to join us.

DATE: April 16, 2009

TIME: Doors open at 6:00pm  
Dinner at 6:30pm

WHERE: Sherman Banquet Room  
1531 W. Sherman Blvd.  
Muskegon, MI 49441

COST: \$7.50 per person



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Visit [www.service1fcu.com](http://www.service1fcu.com) to sign up today.

**E**xpect **M**ore...from your financial institution!

**Main Office** • 1075 E. Sherman Blvd. • Muskegon • 231-739-5068

**Lakes Mall Branch** • 1625 Eastwind Dr. • Muskegon • 231-799-0517

**Mobile, AL Branch** • Bldg. 47 Broad St. • Mobile • 251-432-8538

**Neosho, MO Branch** • 816 W. Harmony • Neosho • 417-451-7588



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