

# Access Your Account... ANYWHERE!

## Do you use **It's Me247** Online Banking?

Online Banking lets you access your account information from anywhere, with a computer and Internet access.

You can check your account balances, transfer money, catch up on the latest S1FCU news, and much more.



## Life is Easy with E-STATEMENTS!

Don't want to worry about keeping track of your account statements? Why not try e-statements? You are sent an email each month letting you know when your statement is ready, and we store 12 months worth online for you.

### PLUS...

Every time you receive an e-statement instead of a paper statement, we will deposit \$0.25 into your share account.

Log on to [www.service1fcu.com](http://www.service1fcu.com) today to take advantage of these great services!



Presorted Standard  
U.S. Postage  
**PAID**  
CUAdvantage



P.O. Box 810  
Muskegon, MI 49443

SERVICE  
Federal Credit Union



# Financial BEGINNINGS

FALL

20  
08



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

# Do You Need Money For College?

Applications for the 2009 Calvin J. Peterson Memorial Scholarship are now available online and at all Service 1 Federal Credit Union locations.

Two \$1,000.00 scholarships will be awarded. The deadline for scholarship applications is February 1, 2009. For complete scholarship details visit [www.service1fcu.com](http://www.service1fcu.com).

## 2008 Calvin J. Peterson Scholarship Award Winners



2008 Scholarship Winners: Trevor Beck of Muskegon, Michigan (left). Djon-Iva Santos of Mobile, Alabama (right).

it **my credit union** belongs to me™



## International Credit Union Day

International Credit Union Week is October 13-17, 2008 and we will join over 42,000 credit unions in 97 countries to celebrate the credit union movement's accomplished history, shared values, and bright future.

Please join us during International Credit Union Week to learn more about the products and services we offer to help you achieve your financial goals. We will be celebrating with our membership throughout the week.

## What's The Difference? Banks vs. Credit Unions

**Credit Unions:** Not-for-profit cooperatives owned by their members and governed by a Board of Directors, which are chosen among the members and elected by the members. Members who belong to a credit union usually live in the same community, belong to area organizations, and/or worship within the community.

**Banks:** For-profit business institutions owned by private investors and governed by a Board of Directors, which are chosen by the stockholders. Banks are usually larger than credit unions and often offer higher fees.

### MUSKEGON, MI

1075 E. Sherman Blvd.  
PO Box 810  
Muskegon, MI 49443  
P 231-739-5068  
F 231-737-3522

### 1625 Eastwind Dr.

PO Box 810  
Muskegon, MI 49443  
P 231-799-0517  
F 231-799-0825

### MOBILE, AL

#### 2051 Broad St.

PO Box 50256  
Mobile, AL 36605  
P 251-432-8538  
F 251-438-9658

### NEOSHO, MO

#### 816 W. Harmony

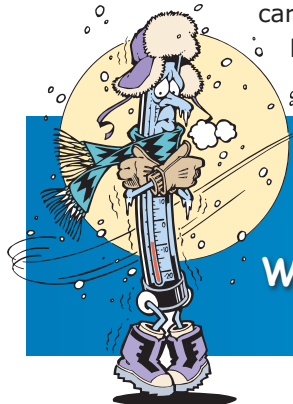
PO Box 96  
Neosho, MO 64850  
P 417-451-7588  
F 417-451-5304

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

## Hot Jobs For The Future

If you're undecided about what you'd like for a career, a good place to do some research is on the Bureau of Labor Statistics website ([www.bls.gov](http://www.bls.gov)). You can research all sorts of careers and their salaries, working conditions, and learn if the demand for that career will increase in the upcoming years.

Based on the "Occupational Outlook Handbook for Tomorrow's Jobs", professional and related occupations will increase greatly between now and 2016. Professional workers perform a wide variety of highly-specialized skills like healthcare practitioners and technical occupations. The next fastest growing career is service occupations followed by management, business, and financial occupations.



## Joke Time

Why did the thermometer go to college?

A. To get a degree.

