

# Scholarship PROGRAM

## Need Money For College?

Here's just another benefit of membership at Service 1 FCU! As a member you are eligible to apply for our Calvin J. Peterson Memorial Scholarship.

Applications for the 2010 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, 2010**. For complete scholarship details visit [www.service1fcu.com](http://www.service1fcu.com).

### 2009 Calvin J. Peterson Scholarship Award Winners

**Asa Carr**  
(Muskegon, MI)  
& CEO Joni Shinn.



**Madison Wildeman**  
(Mobile, AL)  
& MSR Rosalyn Lang.

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P.O. Box 810  
Muskegon, MI 49443

**SERVICE 1**  
Federal Credit Union



# Financial BEGINNINGS

FALL

2009



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

# International Credit Union Week

International Credit Union Week is October 12-16, 2009 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.

More than 177 million people worldwide belong to a credit union just like yours.



When you belong to a credit union, you're not just a member – you're an owner. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.

Knowing this, who wouldn't choose a credit union?

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.

## Access Your Account... ANYWHERE!

### Do you use It's Me 247 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 S1 FCU news, and much more.

## Life's 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 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!

# Top 10 Ways Your Credit Union Membership Works For You

1. Our friendly service makes you feel right at home.
2. Low loan rates keep your costs down. (You will appreciate this one when it's time to buy your first car!)
3. Special teen certificates help your money grow faster.
4. Federal deposit insurance keeps your money safe and sound.
5. Free online banking and bill pay keep you in control, 24/7.
6. Our ATM network is huge! This really comes in handy if you go away to school.
7. Free checking means more money is available for the things you really need.
8. When you're ready for a credit card, our VISA Cards\* have low rates, no annual fees, and no sneaky tricks.
9. When you turn 18, you can have a voice in your Credit Union's future by voting at our annual meeting.
10. Through our newsletters, on our website and in-person, we do our best to help you learn the financial lessons that will help you succeed. After all, that's what we are here for! Please don't hesitate to call or stop by if you ever have financial questions or concerns.

\*Parental permission may be required.



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