

P.O. BOX 810
MUSKEGON MI 49443



*Hands down, no contest! The best experience
I've EVER encountered opening a new
checking and savings account.*
—BOB L., NEOSHO MO

PRRST STD
U.S. POSTAGE
PAID
CU ADVANTAGE



Service 1 FCU BRANCHES

SB Branch
991 W. Broadway
(231) 759.2500

Lakes Mall Branch
1625 Eastwind
(corner of Harvey St.)
(231) 799.0517

Main Office
1075 E. Sherman
(231) 739.5068

VISIT BRANCHES IN
MISSOURI AND ALABAMA
WHEN YOU TRAVEL!



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WWW.SERVICE1FCU.COM

OPEN FOR Important System Upgrade Information



Your Service 1 FCU Account Upgrade: A Message From Our CEO

Get set for enhancements to your new Service 1 FCU membership! A system upgrade later this month will fully integrate your SB Community FCU membership to the Service 1 Federal Credit Union expanded network of locations and bring you access to enhanced products, better rates, and greater rewards.

The system upgrade will bring a few changes in the way you access your account. Some of you have received separate letters outlining your new benefits plus any action you need to take. Check out the FAQs on the following pages for general information and what you can expect. Watch for additional reminders by email, in e-newsletters, in It'sMe247Online Banking and in your mobile app.

We trust that you'll find your Service 1 FCU membership is working even harder for you, as it is for our more than 20,000 members! If you have questions not addressed here, you're invited to contact a member service representative by calling **(231) 739.5068** or emailing us at msr@service1fcu.com. Visit the Service 1 FCU website at www.service1fcu.com to download an electronic version of this guide.

We look forward to serving you soon at any convenient area location—and continuing our **Member Driven. Community Focused.** journey together!



Kimberly S. Bourdo, CEO



Mark your calendar...

IMPROVED MOBILE APP

Get the new Service 1 FCU mobile app for a better banking experience on-the-go!

Loaded with new features like home screen shortcuts, e-statement viewing and history, optimized tablet viewing and more, you'll get where you want to go in just a few taps.



Download the Service 1 FCU app for your smartphone or tablet in the App Store for iOS or Google Play Store for Android, then enjoy a more convenient mobile experience starting Sunday, March 22!

OPEN HOUSE CELEBRATION WITH MUSKEGON LAKESHORE CHAMBER OF COMMERCE

Join us for a community **OPEN HOUSE** on **Thursday, March 26** at the SB branch on Broadway Ave. in Roosevelt Park!

Take a look around the branch, enjoy refreshments, meet Member Service Representatives and register for giveaways starting at 4:30PM! The Muskegon Lakeshore Chamber of Commerce will be on hand for a 5:00PM ribbon-cutting ceremony. We look forward to meeting you! For event details, visit our website or follow us on social media.



NATIONAL CREDIT UNION YOUTH MONTH +NATIONAL YOUTH SAVINGS CHALLENGE

Help your kids and grandkids develop healthy money habits: encourage saving during **National Credit Union Youth Month**

beginning April 1! This "money magic" month makes saving exciting, with weekly drawings for fun prizes and a **GRAND PRIZE** drawing at the end of the month—plus they'll be entered into a national cash prize giveaway! All youth account members making savings deposits are eligible to **WIN!** Visit www.service1fcu.com for details.



*Service 1 is a place that always has great service
and I know that they have my family's best interest at heart.*

—JAN N., MUSKEGON MI



FAQs: What does the March system upgrade mean for me?

General Questions

Q: Now that SBCFCU is part of Service 1 Federal Credit Union, what does this mean for me?

A: You have access to expanded locations, a larger ATM network, additional resources, and a wider range of products and services!

Q: Will my account numbers change?

A: All SBCFCU member base account numbers will remain the same, but will follow an expanded 6,000,000 series structure. For example: If your account number was 12345, it will now be **6012345**.

Account suffixes will be updated on March 21, 2020. A commonly used suffix conversion chart can be found below; refer to your accounts in It'sMe247 Online Banking or the Service 1 FCU mobile app for a complete list of updated suffixes and descriptions.

| SBCFCU | Service 1 FCU (new) |
|------------------------|-------------------------|
| High-yield.....005 | Money Mgmt 014 |
| Regular Shares.....006 | Special Shares..... 011 |
| CDs.....030 |500 |
| IRA CDs.....050 |600 |
| Overdraft.....786 |789 |

All automatic transfers set up with your SBCFCU accounts will continue to post as scheduled; you will not need to reconfigure your account number information.

Q: Can I use the checks I currently have?

A: You bet! Use your current supply of checks until they're gone. For reorders, please contact Service 1 FCU so your information can be updated.

Q: Will the routing number change?

A: Service 1 FCU will continue to process all items associated with the SBCFCU routing number. Effective March 21, 2020, you should use the Service 1 FCU routing number **272483264** for any new items.

Q: Will my direct deposit and payroll deduction stay the same?

A: Yes. If you currently have direct deposit of your payroll check, payroll deduction or direct deposit of pension or Social Security, it will automatically transfer to Service 1 FCU without any action by you.

Q: Can I still use my SBCFCU debit card and PIN #?

A: Upgrade to the Service 1 FCU debit card now to start taking advantage of account REWARDS and mobile wallet! Contact

a Member Service Representative for details. In the meantime, your existing SB cards will work as usual. Your card numbers may change in the future; if this happens, you will be notified in advance.

Q: Will I still be able to use It'sMe247 Online Banking?

A: Absolutely! Access It'sMe247 Online Banking using the blue "Online Banking" button on the Service 1 FCU website at www.service1fcu.com. Use your expanded Service 1 FCU account number for your user ID; your password will be the 4-digit birth year for the primary account holder plus the first two letters of the last name, capitalized. **You'll have until April 13, 2020 to log in and update your user ID and password.**

For example:

Member John Doe, born in 1992, whose account number is 12345

New user ID: 6012345

New password: 1992D0

It'sMe247 Online Banking will be unavailable for a brief period while the system upgrade is in progress. Access is expected to be restored beginning Sunday, March 22, 2020, at which time your fully-integrated Service 1 FCU account will be available for balance inquiries, performing transactions, updating settings and more.

Q: Will I still be able to use the SBCFCU mobile app?

A: The Service 1 FCU—SB Branch mobile app will no longer be supported after the system upgrade. Users will need to access their account using the Service 1 FCU mobile app. Download it now to improve on-the-go banking beginning March 22! It's loaded with new features including a message center, e-statement viewing and history, home screen feature shortcuts, optimized tablet viewing and more.

Q: When can I start using mobile wallet—and Apple Pay, Google Pay, Samsung Pay—on my smartphone?

A: Cards issued by SBCFCU and bearing the SB logo will not be compatible with the FREE Service 1 FCU mobile wallet feature. When you convert to a Service 1 FCU debit card or a ScoreCard Rewards credit card, you can use touchless pay in your device's mobile wallet. Upgrade to a Kasasa Rewards Checking account now to combine convenience with monthly

rewards like high interest, cash back or digital credit!*

Q: Will there be any changes to my account statement?

A: Your statement will have a new look! Plus, if you have a checking account, you'll start receiving monthly statements rather than quarterly.

Q: Will anything change with my share certificates?

A: Your current certificate rate will remain the same, with quarterly dividend deposits. Look for a notice that outlines new terms for maturing certificates; you'll have 10 days to make any changes you'd like.

Q: What happens to my rewards checking account?

A: Your account will automatically convert to a basic checking account effective March 21, 2020. Your last dividend for your SBCFCU Hole in One checking account posted at the end of February.

Upgrade to a **FREE Kasasa Rewards Checking account** starting March 23, 2020 and earn high interest, cash back or digital credit—plus refunded ATM withdrawal fees, nationwide.* Contact a Member Service Representative for details.

Q: Will I still be able to use Bill Pay to pay my bills online?

A: The last payment that will be processed using your current Bill Pay service will be **Friday, March 20, 2020**. You can access a detailed payment history through March 20, 2020. After this time, your payment history will be unavailable.

Beginning March 22, 2020, you can re-enroll in Online Bill Pay. It's simple to do this in It'sMe247 Online Banking, and the service is still provided at no cost. You'll now see the Service 1 Federal Credit Union logo when logging in.

All payments scheduled to pay after March 20, 2020 will need to be set up again when you re-enroll, including payees, account numbers, and due dates. The "pay date" for transactions will be the date your payment is scheduled to be received.

Q: Can I still visit shared branching locations?

A: Yes! You can access your accounts at any of nearly 200 shared branch locations! Find a link to all shared

CONTINUED



branching locations on our website and in the mobile app when you click on "Services and Tools."

Q: What happens to my automatic transfers (AFT) and ACH distributions?

A: All recurring automatic transfers and ACH transactions will continue to post as previously scheduled—you don't need to do anything.

Q: Will I still be able to access my account by telephone?

A: Yes, free CU*Talk audio response banking will still be available 24/7 for balance and transaction inquiries, funds transfers and more. The new toll-free number is (866) 398.1930 and does not require an access code. Your audio PIN will be reset to the last four digits of the

primary account holder's Social Security number. You'll need to select a new PIN during your set-up call. Visit our website at www.service1fcu.com for details.

Q: Can I receive account updates via text?

A: When you enroll in text banking in It'sMe247 Online Banking (click the "Go Mobile" tab), you can receive balance inquiries and alerts, as well as perform balance transfers, using your smartphone or tablet.

Q: What happens to the \$2,500 Accidental Death & Dismemberment benefit provided to SB members by American Income Life?

A: This product was discontinued as of September 30, 2019. Service 1 FCU offers a \$1,000 policy through TruStage.

Please visit: <http://bit.ly/2m7SIPF> for more information.

Q: Does Service 1 FCU offer youth accounts?

A: We'd be thrilled to enroll your child or grandchild in an Astro Kids Club account for ages 12 and under or a Generation Next Teen account for 13- to 19-year-olds! Kids of all ages can learn good money management with a Service 1 FCU youth account with benefits like exclusive savings rates, special certificate rates of return, newsletters and events, debit cards and credit cards (teen members) and more!

Watch your mail for more information, or contact a Member Service Representative today.

About Your Loan

Q: Are the terms of my loan changing?

A: No. The terms and conditions of your loan will remain the same.

Q: How do I make loan payments?

A: Continue to make payments the same way you do now—by mail, online, or at any Service 1 FCU branch or shared branch location.

Q: Will there be any changes to my SB Community FCU credit card?

A: Upgrade to the **Service 1 FCU ScoreCard Rewards credit card** now to start earning points for things you want—like merchandise, gift cards, cash back and more. You'll enjoy a low, 9.9% APR,** pay no annual fees and no balance transfer fees, plus you can activate BONUS point offers to earn rewards even faster! Contact a Member Service Representative or visit our website for more details.

For now, keep using your credit card as you always have. Your card numbers may change in the future. If this happens, you will be notified in advance of any changes.



HOW CAN WE HELP YOU?

Questions? We're here to help!

Connect with us to get answers to questions, let us know how we're doing, or to introduce yourself. We look forward to talking to you soon!



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www.service1fcu.com

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Love My
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rewards

Your Service 1 FCU membership works overtime to bring you exclusive discounts from partners like Sprint, TruStage Insurance, TurboTax, SimpliSafe, CarAdvise and more! For details: www.service1fcu.com.

*Kasasa Rewards Checking Qualification Information: No minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, electronic statements and log-ons, and qualifying debit card transactions are required to meet some of the account's qualifications. Limit 1 account per member account number. There are no recurring monthly maintenance charges or fees to open or close this account. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for account rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit and credit card purchases processed by merchants and received by Service 1 FCU as ATM transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by Service 1 Federal Credit Union. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Qualifications and rewards may vary by account. Contact a Service 1 Federal Credit Union member service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa is a trademark of Kasasa, Ltd., registered in the USA.

**APR=Annual Percentage Rate