

# Save Money On Gas

Gas prices are on the way to record-breaking levels. We have a solution to help you save money on gas and time driving around!



## FREE Online Banking at Service 1 FCU

Personalize your Home Banking experience with It's Me 247 Online Banking. You can review account balances, transfer funds between accounts, check current rates, apply for a loan, receive free check copies, and much more.

Call 1-800-879-9697 or visit our website at [www.service1fcu.com](http://www.service1fcu.com) for more details.

## Calvin Peterson Scholarship

A scholarship program has been created in memory of Service 1 FCU's former Board of Directors President, Calvin Peterson. The scholarship honors Mr. Peterson's dedication to Service 1 FCU and the credit union movement.

The board has approved two scholarships in the amount of \$1,000 each to be awarded in the spring of 2008. Further details will be available in February.



## Do you need Money For college?

Service 1 has a solution for you! Starting in 2008, we will be offering a student loan program. More details will be released this spring.

PRSRT STD  
U.S. POSTAGE  
**PAID**  
SAGINAW, MI  
PERMIT NO. 52



P.O. Box 810  
Muskegon, MI 49443

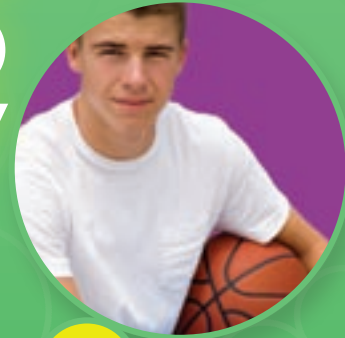
**SERVICE 1**  
Federal Credit Union



# Financial BEGINNINGS

DECEMBER

20  
07



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

# Where Will You Be in 2013?

The year 2013 may seem light years away, but it's really just 5 years down the road. Will you be graduating from college, starting your first job, or starting a family?

Make sure you are preparing yourself today for your future dreams.

- **MAP YOUR FINANCIAL FUTURE-** make a list of your financial goals and a realistic plan for achieving them.
- **DON'T EXPECT SOMETHING FOR NOTHING-** if it sounds too good to be true, it probably is; be leery of advertisements, sales people or other sources of financial offers promising anything free.
- **KNOW YOUR TAKE-HOME PAY-** what you earn and what you take home can be very different. Before committing to significant expenditures, estimate how much income is likely to be available for you. Net income, after all mandatory deductions, is more important to estimate than gross income before deductions.
- **COMPARE INTEREST RATES-** don't just look at what you're being offered free, make sure to check what interest rate you are being charged to get the best value for your money.
- **PAY YOURSELF FIRST-** before paying bills and other financial obligations, set aside an affordable amount each month in accounts designated for long-range goals and unexpected emergencies.
- **YOUR CREDIT PAST IS YOUR CREDIT FUTURE-** be aware that credit bureaus maintain credit reports, which record borrowers' histories of repaying loans and paying on their credit cards. Negative information in credit reports can affect your ability to borrow at a later point.
- **START SAVING NOW-** recognize that your total savings are determined both by the interest you earn on those savings and the time period over which you save. The sooner you start saving, the more funds you'll be able to accumulate over time.
- **DON'T BORROW WHAT YOU CAN'T REPAY-** be a responsible borrower who repays as promised, showing you are worthy of getting credit in the future.



For more information on how to prepare for the future call 1-800-879-9697 or visit our website at [www.service1fcu.com](http://www.service1fcu.com).

**We Pay You to Get E-Statements!**  
Did you know that you can receive your monthly statement online and get paid for it? Each time you are issued a new statement, **\$0.25 will be deposited into your share account.**



## Do We Have Your Current Information?

Make sure we have your most up to date personal information so we can keep you informed about Service 1 FCU news and happenings.

Have you had a change in address, phone number or e-mail? Let us know so we can better serve you. Simply log in to your **It's Me 247 Online Banking** account and click on "Personal Preferences" or stop by the nearest location to update your personal information.

## Trivia

1. Who or what is on the back of the penny?
2. What year did the Massachusetts Bay Colony issue the first paper money in the Americas?
3. What year did the United States start making coin money?
4. What U.S. Government entity was started solely to stop counterfeiting?

### 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)

