

Life is 247, And So Are We!

Here at Service 1 FCU, we know that not everyone is available to come into our offices during normal business hours. That's why we are always at your fingertips with **It's Me 247**, our easy-to-use online banking service. This is a great way to keep up with your account information and it's **FREE**.



It's Me 247 lets you tailor your online experience to fit your personality. You can even customize the colors and pictures.

SECURITY TIP: If you decide to sign up for online banking, be sure to choose a secure password. Don't use your birthdate, your address or your Social Security Number. The best passwords use a combination of letters and numbers.



Congratulations To Our Teen Youth Week Winner

Julia Houk – one of our Neosho members, was the winner of our Generation Next drawing, taking home a \$25 VISA® Gift Card.

Presorted Standard
U.S. Postage
PAID
CUAdvantage



P.O. Box 810
Muskegon, MI 49443

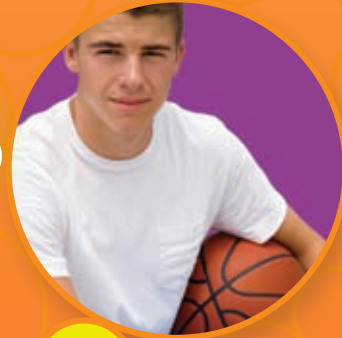
SERVICE 1
Federal Credit Union



Financial BEGINNINGS

SUMMER

20
08



www.service1fcu.com

Know The Score! 747 691 584

What you need to know about credit scores

What's a credit score?

A credit score is a number between about 300 and 850. A higher score is better, because it tells lenders that you are more likely to repay a debt. If your score is low, it is harder and more expensive to get loans and credit cards.

How can I build a high credit score?

- Once you have a car loan, a student loan or a credit card, always make your payments on time.
- Be careful not to spend too much, too fast. It's easy to get in over your head.
- If you get a student loan for college, stay on top of it. Make sure your lender always has your correct address, and sign up for automatic payments.

Remember, a low rate credit card with Service 1 Federal Credit Union is a great way to build a credit history. When you think you're ready to get started, ask your parents about applying for our VISA Card.

Save Money by Shopping Smarter

As you know, it takes time and discipline to build up your savings. So why waste your hard-earned money? These smart shopping tips will help you make the most of every dollar.

Shopping tips

- Do a little research. Websites such as www.mysimon.com let you compare prices at different stores, without leaving home!
- Watch for sales. Nearly everything goes on sale sooner or later. You could save 20%, 30% or even more, just by waiting for a sale.
- Make a list. This can help you stick to a budget and cut down on your shopping time.
- Know the difference between a want and a need. Control the urge to splurge.
- Resist peer pressure. Don't let your friends talk you into purchases you really can't afford.



Scholarship Winners

Congratulations to Trevor Beck and Djon-Iva Santos, the 2008 recipients of the Calvin J. Peterson Memorial Scholarship.

Trevor Beck is from Muskegon, Michigan and will begin his first year at Liberty University in Lynchburg, Virginia this fall. He plans on studying Pre-Law in hopes of becoming an attorney.

Djon-Iva Santos is from Mobile, Alabama and will be entering her third year as a Psychology major at the University of South Alabama this fall. She plans on specializing in Forensic Psychology.

Services For College Students

If you are heading off to college in the fall, make sure you stop by Service 1 first!

- It's Me 247 Online Banking and CU*Talk allow you to access your account information anytime.
- Our Checking Account has no monthly fee and no minimum balance requirement.
- Our VISA Credit Card* is the perfect way to pay for anything, from books and supplies to an occasional pizza.

Our members are important to us, and we are pleased to be able to help you establish good financial habits. Please let us know how we can serve you!

*Co-signer may be required.

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

