



September 2023

Employee Anniversaries

- Erica K - 2 years
- Chase - 1 year
- Amy K - 1 year
- Brenda - 25 years
- Jill - 6 years

Budgeting Tips

Budgeting is your financial roadmap to success. It's a simple yet powerful tool that can transform your financial life. At its core, budgeting involves tracking your income and expenses to make informed decisions about your money.

Creating a budget starts with listing your income sources and estimating your monthly expenses. This allows you to see where your money is going and identify areas where you can save or allocate funds more effectively.

With a well-crafted budget, you can:

1. **Gain Control:** Budgeting puts you in the driver's seat of your finances, helping you make intentional choices about your spending.
2. **Save for Goals:** Whether it's a dream vacation, a new home, or retirement, a budget helps you allocate money toward your goals.
3. **Avoid Debt:** By tracking your spending and planning for expenses, you can avoid overspending and accumulating debt.
4. **Reduce Stress:** Knowing where your money goes and having a plan in place can alleviate financial stress and uncertainty.
5. **Build Wealth:** Budgeting allows you to allocate funds for investments, helping you grow your wealth over time.

Remember, budgeting doesn't mean sacrificing all your pleasures; it means spending with purpose and making your money work for you. Start budgeting today to take control of your financial future.

Tips For Digital Payment Apps

In today's tech-driven world, scams are an unfortunate reality, and digital payment apps are no exception. Here are some essential steps to protect your money and information:

1. **Stick to Trusted Apps:** With new payment apps emerging regularly, it's crucial to stick with known and trusted services. Research unfamiliar apps online and read reviews to ensure they are legitimate.
2. **Know Your Recipient:** Only send money to people, businesses, or organizations you know and trust. Be cautious of unsolicited requests, especially from unknown sources or government agencies, as they are often scams.
3. **Double-Check Details:** Before sending a payment, double-check the recipient's information to avoid typos or selecting the wrong person. You can also ask the recipient to send you a payment request to ensure accuracy.
4. **Strengthen Device Security:** Protect your phone with two-factor authentication and strong, unique passwords. Biometric authentication, like fingerprint or facial scanning, adds an extra layer of security.
5. **Review Linked Accounts:** Regularly review your linked checking and credit card accounts to promptly detect any unusual activity. Set up transaction notifications for added security.
6. **Use Credit Cards for Digital Payments:** Charging digital payments to your credit card provides additional recourse against fraudulent charges compared to using debit cards.
7. **Guard Your Phone:** Be cautious about lending your phone to strangers, as some may exploit emergencies to send money from your payment app. Avoid handing over your phone unless absolutely necessary.
8. **Get the Goods First:** If someone insists on receiving payment via an app before delivering goods or services, express your discomfort with the arrangement. It's wise to prioritize your security over speed.
9. **Share Sparingly:** While digital payment apps generally protect your personal information, avoid providing unnecessary sensitive details like your birthdate or Social Security number.

By taking these precautions and slowing down to exercise caution with payment technologies, you can ensure that these tools remain both efficient and secure in our fast-paced world.

**UNDER
CONSTRUCTION**



Upgrades to the Main Branch

You asked for more ATMs and we listened! We are upgrading our Main Branch drive-up services to My Express Teller Technology! This upgrade will help us better serve our members by offering the ability to speak to a live teller, a real Service First employee, during regular business hours. These will also be able to function as 24/7 ATMs!

FIRST INSURED MONEY MARKET ACCOUNT (FIMMA)

A FIMMA account allows you to have immediate access to your funds, while earning higher dividends on balances of \$1,000.00 or more.

First Insured Money Market Account (FIMMA)

Features:

- No monthly service fee
- \$1,000.00 minimum balance
- Dividends paid monthly
- Insured up to \$250,000.00 by the NCUA
- Deposits must be \$250.00 or more
- Limited to 3 withdrawals per month
- \$250.00 minimum withdrawal
- Monthly statements



Mobile App

With the Service First Mobile Banking App, you can manage your money anytime, anywhere – from your mobile device or tablet.

Features:

- Check Account Balances
- View Recent Transactions
- Deposit Checks
- Transfer Money
- Pay Bills
- Find ATMs and Branch Locations

Committed to Community

In the month of August, Service First employees donated their money to help out B-Squad Dog Rescue. We will be donating over \$500 to B-Squad this coming month with the proceeds from our employee donation drive!



B-SQUAD
Dog Rescue