



FIRST THINGS FIRST

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

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TRAVEL TIP

Let us know your travel plans, it's the best way to help avoid issues with your Debit/ATM card while traveling.

We know a lot of planning goes into taking a trip. Make sure you add "contact Service First about travel plans" to your travel checklist.

As part of our fraud prevention, we keep track of spending patterns and may interpret an unexpected purchase as fraud. If you make a purchase at an unexpected location without notifying us, we may lock your account. This doesn't just apply to international travel. We also recommend you contact us for domestic travel as well.

There are a couple of ways you can let us know about your travel plans. You can call us or stop by any Service First branch and we will put a note on your account. You can also use Online Banking to notify us. Simply login to your account, click in the "Self Service" tab, then under "Member Requests" click on "Travel Notification" and complete the information.

EVENTS

- CLOSED MONDAY, SEPTEMBER 2 FOR LABOR DAY
- ESTATE PLANNING SEMINAR ON TUESDAY, SEPTEMBER 17 FROM 5:30-6:30 PM AT THE MAIN BRANCH
- CLOSED MONDAY, OCTOBER 14 FOR NATIVE AMERICAN DAY
- CLOSED MONDAY, NOVEMBER 11 FOR VETERANS DAY

HAVE YOU MOVED?

Did you know that when you change your address with the USPS that you also have to change it with us? The USPS doesn't notify us that your address has changed. Update your address in Online Banking or stop by a branch.

MCCOOK BRANCH CHANGES HOURS OF OPERATION

The hours of operation for our McCook Branch will be changing effective August 12, 2019.

You can review your accounts, make transfers, pay bills and more through Online Banking at servicefirstfcu.org. You can also review your accounts, deposit checks, make transfers and more with our Mobile Banking App.

Effective August 12, 2019 hours will be:

Monday, Wednesday, Friday

Lobby Hours

9AM-4:30PM

Drive-Up Hours

9AM-5PM

Tuesday and Thursday

Closed



Cheers to 23 years!

After 23 years with Service First,
Kris Larson is retiring.
Congratulations, Kris! We wish you
well in your retirement.



REWARD YOURSELF WITH SCORECARD REWARDS

Earn Points

Use your Service First debit card for everyday purchases like gas and groceries and earn ScoreCard® Bonus Points. Whenever you complete a transaction and choose CREDIT, you can earn 1 point for every \$1 you spend. Your card is automatically enrolled in the program, so you do not have to wait to start earning points.

Redeem Points

Go to ScoreCardRewards.com to create an account and find your point balance. Then, see the collection of items you can get with your points.

- **Merchandise-** get electronics, home goods, personal items and more.
- **Travel-** get travel accommodations such as hotel stays, airfare, car rentals, cruises, etc.
- **Daily Wins-** using just a few points you could get a fabulous prize when you visit Daily Wins. You could win electronics, gift cards, home goods, and more.
- **Fuel Discount Award-** use your bonus points to save on all your fuel purchases by using your card at the pump at a participating BP station. You'll save \$0.50 per gallon on your fuel purchase of up to 20 gallons.
- **Gift Cards-** you can use your points for gift cards too.
- **And much more!**

ONLINE BILL PAY

Online Bill Pay is an easy, fast, and secure way to pay all your bills in one place. With Online Bill Pay you can:

- Pay bills in as little as one business day
- Send money to friends and family
- Transfer money between accounts at other financial institutions

Learn more at servicefirstfcu.org/online-bill-pay, then enroll through Online Banking.

5 REASONS TO HAVE LIFE INSURANCE

AVERAGE COST OF A FUNERAL



\$6,560

AVERAGE COST OF CREDIT CARD DEBT



\$6,772

AVERAGE YEARLY COST OF HOUSING: RENTING AND OWNING



\$16,803

A NORMAL TUITION COST OF A FOUR YEAR COLLEGE



\$18,133

AVERAGE YEARLY EXPENSES: UTILITIES, HEALTH CARE, AND CASH



\$24,327

Life is expensive; death can be even more costly. Don't leave loved ones unprotected. Life insurance allows your loved ones time to grieve without financial worry.



Contact DFS Insurance for a free quote to see if you could be saving money on your Life Insurance. Stop by our Main or Morrell Branches or call 605-274-9155.



MIKE HANNA, AGENT
Main Branch
mike@dakfs.com

MIKE EDWARDS, AGENT
Morrell Branch
medwards@dakfs.com

Not NCUA Insured - No Credit Union Guarantees - May Lose Value



JANA CELEBRATES 38 YEARS WITH SERVICE FIRST

Many events happened in 1981 including Prince Charles and Lady Diana getting married, the debut of MTV, and most importantly...Jana started at Service First!

If you are at the Main Branch be sure to stop by and congratulate her on her 38 years of service.



JOIN US FOR A FREE ESTATE PLANNING SEMINAR

TUESDAY, SEPTEMBER 17, 2019

5:30 TO 6:30 PM

SERVICE FIRST FCU

3901 EAST 10TH STREET

SIOUX FALLS, SD 57103

Attorneys from Legacy Law Firm will discuss:

- What documents should I have?
- How can I protect assets for myself and my children?
- What happens if I don't have an estate plan in place?



LEGACY LAW FIRM, P.C.

Estate Planning • Elder Law • Business Planning

RESERVE YOUR SPOT TODAY!

Email sarahs@servicefirstfcu.org

or call 605-336-1047

Limited seating is available

EMPLOYEE ANNIVERSARIES

SEPTEMBER

9/10	Daisy	1 Year
9/19	Marsha	3 Years
9/23	Brenda	21 Years
9/24	Jenny	1 Year
9/25	Jill	2 Years

NOVEMBER

11/3	Suraiya	5 Years
11/8	Shona	2 Years
11/12	Amy T	6 Years
11/12	Marin	6 Years
11/13	Mike H	7 Years
11/26	Kathy	7 Years

DECEMBER

12/2	Melissa H	5 Years
12/11	Chelsey W	2 Years
12/11	Skyler	2 Years
12/20	Ashley W	13 Years



Main Branch
3901 E. 10th St.
Sioux Falls, SD
605.336.1047

Southwest Branch
3600 S. Kiwanis Ave.
Sioux Falls, SD
605.357.8085

Morrell Branch
1300 Morrell Ave.
Sioux Falls, SD
605.336.3775

McCook Branch
501 S. Nebraska
Salem, SD
605.425.2143