



FIRST THINGS FIRST

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

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EVENTS

- CLOSE AT 1:00 PM ON THURSDAY, DECEMBER 24TH FOR CHRISTMAS EVE
- CLOSED FRIDAY, DECEMBER 25TH FOR CHRISTMAS DAY
- CLOSED FRIDAY, JANUARY 1ST FOR NEW YEAR'S DAY
- CLOSED MONDAY, JANUARY 18TH FOR MARTIN LUTHER KING JR. DAY
- CLOSED MONDAY, FEBRUARY 15TH FOR PRESIDENTS' DAY

COVID UPDATE

On behalf of the entire Service First team, we would like to thank you for your loyalty and patience over the past several months. Our branches are open and ready to serve you, but things may look a little different. The safety of our employees and our members continues to be a top priority. Therefore, the following procedures have been put in place:

- Employees will be wearing face masks to keep you safe; we strongly encourage you to wear a mask as well.
- Practice social distancing by keeping six (6) feet from each other and observe the six (6) feet markers while in the branch.
- Office appointments will be limited to two (2) members at a time.
- If you need to meet with one of our finance officers, we will continue to take appointments via our online appointment request form. Making an appointment will greatly help to minimize your wait time.
- Additional cleaning procedures have been implemented at each branch location.

Service First will also be changing branch hours effective February 1, 2021:

- Falls Landing
 - Lobby: Monday – Friday 9-4:30
- Southwest
 - Lobby: Monday – Friday 9-4:30
 - Drive-thru: Monday – Thursday 9-4:30, Friday 9-5:30, Saturday 9-noon
- Main
 - Lobby: Monday – Thursday 9-4:30, Friday 9-5:30, Saturday 9-noon
 - Drive-thru: Monday – Thursday 9-4:30, Friday 8-6, Saturday 9-noon

As a reminder, if you are not feeling well, please stay home and take advantage of our mobile and online solutions:

- Online Banking to manage your accounts, transfer funds, and more.
- Our free Mobile App that can be downloaded to your smartphone.
- Mobile Deposit from our Mobile App, to deposit paper checks from your smartphone.
- Pay your bills with Online Bill Pay.

If you need help with any of our electronic banking services such as setting up Online Banking or the Mobile App, we are here to help. You can contact us at 605-336-1047 during our normal business hours.

We will continue to monitor the situation closely to determine if additional measures are needed to protect our members and employees. We will continue to provide updates via email and our website. If you have any questions about the reopening of our locations you can contact us at 605-336-1047. For information regarding COVID-19 we suggest you visit www.cdc.gov.

It's the Most Wonderful Time of the Year!

Ask us how CUMONEY® Visa® Gift Cards can help you get ready for the holidays.

CUMONEY VISA® GIFT CARDS

Available here at your credit union.

IT ONLY TAKES A MOMENT

You can see how easily it can happen. You're readying to host a dinner party and rushing about. You don't notice your child lifting the lid off what's cooking on the stove. The cat playing with the Christmas tree. The lit candles too close to the table's edge. It doesn't take much to start a fire, and for a small fire to become a big one. In fact, it takes fewer than 30 seconds for a small flame to turn into a major fire.¹

And alas, fires are all too common during the holidays. Cooking fires peak on Thanksgiving.² Fires caused by the tree, and flammable decorations such as candles and wrapping paper are more damaging than other fires.³ So, what will keep your family, guests and home safe? A big helping of extra vigilance and side order of common sense:

Kitchen careful

- While you're cooking, do not wear loose clothing and make sure there are no hanging sleeves, sashes or scarves.
- Keep anything flammable away from the heat, including mitts, wooden utensils and paper towels.
- Never leave the kitchen while food is cooking.

Don't make light of it

- Check holiday lights to ensure the wires aren't frayed or have loose connections. Only use lights that have been tested for safety.
- Don't nail or stress wiring when hanging lights.
- When leaving the house or going to bed, turn off holiday lights.

Whether fresh or faux

- Check for freshness on a real tree by pulling on the needles. If it's tough to pull them off, the tree is fresher.
- When you get it home, water it regularly and keep it at least three feet from the fireplace or other heat sources, which can dry it out.
- If you're buying an artificial tree, look for one that indicates it's fire resistant.

Wax and wane

- Candles should be kept in nonflammable holders. Place candles on a stable surface, at least 12 inches away from anything that can burn.
- Don't put lit candles in windows; blinds and curtains can catch fire.
- Consider instead using flameless, battery-operated candles, which give the feel of real candles, but are safer.

Another good way to protect your home is to choose Kemper Prime Home Enhanced or Kemper Prime Home Elite for your insurance. They include Blanket Property Limit, which broadens your insurance at settlement, should you have a major fire. Your agent can give you details.

Contact a DFS Insurance agent today for more information.

DFS INSURANCE

Mike Hanna
Agent

3901 E. 10th Street
Sioux Falls, SD 57103

Office: 605-274-9155
Cell: 605-728-1258
mike@dakfs.com

Located Inside
SERVICE FIRST
Main Branch

DFS INSURANCE

Michael L. Edwards
Agent

1300 N. Morrell Ave
Sioux Falls, SD 57104

Office: 605-274-9155
Fax: 605-274-9130
medwards@dakfs.com

Located Inside
SERVICE FIRST
Falls Landing Branch

¹ Ready.gov, ^{2,3} Federal Emergency Management Agency (FEMA)

Sources: Ready.gov, FEMA, Consumer Product Safety Commission, U.S. Fire Administration, National Safety Council, Montgomery County (MD) Government, San Diego Fire Rescue

This material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. In all instances, current policy contract language prevails. Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.

TAKE ADVANTAGE OF HISTORICALLY LOW RATES

With rates as low as they are right now, you might be surprised at how much house you can afford. If you aren't looking to move you can also save by refinancing to a lower rate.

Whether you are building, buying, or refinancing our mortgage loan experts are here to help. If you have questions about the home buying or refinancing process, or how much you might qualify for, give one of our loan officers a call today at 605-336-1047. You can also contact them on our website at servicefirstfcu.org/meet-our-team.



HAVE YOU COMPARED INTEREST RATES LATELY?

The goal of Service First is to provide you with options that best fit your financial circumstances. Have you recently deposited money into your checking or savings account? Have you checked what dividend rate you are getting? We want you to get the best rate possible depending on your needs.

Currently Service First Draft Checking accounts do not pay dividends. As of December 1, 2020, the Annual Percentage Yield (APY) for a Service First Share Savings account is .05%. If you have a balance of \$50,000, you will earn \$25 in interest per year. As a financial advisor with Securities America Inc, I have other financial products that may fit your situation and pay better interest rates. Rates and terms vary but if you were getting a rate of 1% APY that would earn \$500 per year. A rate of 2% APY would earn \$1,000 per year. As you can see, the dollars add up quickly. It PAYS to compare rates and terms.

Give me a call at 605-274-9156 if you would like to discuss some ideas that may work for you.

Securities offered through Securities America, Inc., Member FINRA/SIPC, and financial planning and advisory services offered through Securities America Advisors, Inc., Barb Vavruska Fish, Representative. Service First Retirement and Investment Services and the Securities America Companies are separate entities. Rates of return are hypothetical examples and are for educational purposes only. These examples do not represent any specific investment product.

Not FDIC or NCUA Insured - No Bank or Credit Union Guarantee - May Lose Value

Schedule an appointment with Barb today

Barb Fish, CFP®, CMFC®, RICP®

Financial Advisor

Phone: 605-274-9156

Cell: 605-310-0920

E-mail: barb.fish@securitiesamerica.com



SHORT-TERM FIXED ANNUITIES ARE BACK!

2.15%

FOR 2 YEARS!

AFTER THAT, WALK AWAY, NO PENALTY

2.95%

GUARANTEED FOR 5 YEARS!

AFTER THAT, WALK AWAY, NO PENALTY

Interest rates as of 11/09/2020 and are subject to change without notice. Not NCUA insured.

CONTACT DFS INSURANCE TODAY



INSURANCE

Located at the
Main Branch
Mike Hanna, Agent
605-274-9155
mike@dakfs.com

Located at the
Falls Landing Branch
Mike Edwards, Agent
605-274-9155
medwards@dakfs.com

A little something for them.
A lot of rewards for you.

EARN
\$25
cash back
after your
first purchase¹

GET
1.5 points
monthly for
every \$1 spent
on eligible purchases²



Visa® Real Rewards Card

Apply online or visit your local branch

¹ After your first credit card purchase, you'll earn bonus points redeemable for \$25. The bonus points will be awarded 6 to 8 weeks after your first purchase.

² Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles.

The creditor and issuer of these Cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

EMPLOYEE ANNIVERSARIES

DECEMBER

12/02	Melissa H.	6 Years
12/16	Shannon	1 Year
12/16	Brittany	1 Year
12/20	Ashley	14 Years

JANUARY

01/09	Carin	4 Years
01/17	Jami	9 Years

FEBRUARY

02/03	Jennifer A.	1 Year
02/06	Nicole S.	3 Years
02/28	Amy	16 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

Falls Landing Branch
1300 Morrell Ave.
Sioux Falls, SD
605.336.3775

McCook Branch
501 S. Nebraska
Salem, SD
605.425.2143