



FIRST THINGS FIRST

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

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EVENTS

- CLOSED MONDAY, SEPTEMBER 7TH FOR LABOR DAY
- CLOSED MONDAY, OCTOBER 12TH FOR NATIVE AMERICAN DAY
- CLOSED WEDNESDAY, NOVEMBER 11TH FOR VETERANS DAY
- CLOSED THURSDAY, NOVEMBER 26TH FOR THANKSGIVING DAY
- CLOSE AT 1:00 PM ON THURSDAY, DECEMBER 24TH FOR CHRISTMAS EVE
- CLOSED FRIDAY, DECEMBER 25TH FOR CHRISTMAS DAY

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, redeem your Points for brand-name merchandise and electronics! ScoreCard has a catalog of thousands of items including brand names like Apple®, Dyson®, and Sony®. Online ordering is available 24/7 at ScoreCardRewards.com.

Learn more at servicefirstfcu.org/scorecard

GIFT CARDS ARE AVAILABLE AT SERVICE FIRST

There are so many reasons to celebrate, and Visa® Gift Cards go with every one! Whether it's a birthday party, graduation, wedding, or a new baby, when there's something to celebrate, gift cards make the perfect present. There is a purchase fee of \$4.99 for each gift card.

Visa® Gift Cards allow you to show your appreciation for those you care about most, and best of all, they are:

- Easy to use
- Safer than cash
- Convenient

Stop by a Service First branch to purchase a Visa® Gift Card today!

SERVICE FIRST OFFERS BUSINESS SOLUTIONS

Members not only trust us for their personal finances, but for their business needs too. Service First offers solutions to help small businesses to large manufacturers achieve their goals. With affordable deposit and loan products and other business services, we're here to provide you the financial tools you need so you can focus on your employees and running your business. Contact us at 605-336-1047 to learn more.



BUSINESS DEPOSITS

Simplify your business finances with business checking and savings accounts from Service First.



BUSINESS LENDING

Service First offers a variety of business loans including Commercial Real Estate, Construction, Investment, and Vehicle & Equipment.



BUSINESS CREDIT CARD

Service First offers several business credit card options. Features include:

- Expense management tools
- No fee for additional employee cards
- EMV smart chip technology for added security
- Mobile payment capability for added convenience

Learn more and apply online at servicefirstfcu.org/business-credit-card



MERCHANT SERVICES PARTNER

We have partnered with Total Merchant Concepts, Inc. to provide you business solutions ranging from payment collection, e-commerce, credit card acceptance, non-profit programs, social media support and more.



MERCHANT CAPTURE

No more driving to a branch and waiting in line to deposit checks. You can make your business deposits conveniently and efficiently—right from your office.



DFS INSURANCE

At DFS Insurance, we're committed to keeping your business protected – so you can focus on your day-to-day operations. With the right insurance plan, your business will be covered from top to bottom. We offer commercial property insurance, commercial general liability, business owners policy (BOP), commercial auto insurance, commercial umbrella insurance, professional liability, and much more.

THE WOBBLY STOOL

The "three legged stool" has long been the approach to retirement planning. But many Americans don't even have a stool, and for some who do, the stool is becoming a bit shaky.

The "three-legged stool" is considered the basic model of retirement savings. It's a metaphor that has been used since the late-1940s as a way to describe saving for your future. No one is quite sure how the concept was started, but it's one that stuck.

The problem is: many Americans don't even have a complete stool, let alone a steady one. This can be attributed to many factors. Social Security benefits may not be as rich as anticipated. Congress will need to make changes to the scheduled benefits and revenue sources to keep the program solvent. While Social Security was never intended to be the sole source of retirement income, some have come to rely on this one leg of retirement planning more than they should. But this can be prevented. After all, there are still two legs left.

The second leg in the modern stool era is a company pension plan. Most companies today are switching to 401(k) plans where the employer has the option to match a percentage of the contributions to the plan. Often folks contribute to their plans just enough to get the company match. Then they forget about them. It is important to review your plan annually and increase the amount going into it on a regular basis. As a financial professional I can help you design a specific 401(k) strategy so that you're confident the second leg can bear some retirement weight.

The final leg of the stool is personal savings. Many people are confused and just don't know how to go about building up that third leg. Everyone is different so what might work for your brother-in-law may not be appropriate for your family. I am here, to work with credit union members, to sort through the many options available to you. We will create a plan to fit your future needs. And, as things in life change, I will be here to help you adjust your strategy. In times of changing employer-provided retirement funds and uncertainty over Social Security's future, a real personal investment plan remains the strongest of the legs, but only if you plan for your future.

I can help you with building up an emergency fund, selecting investments for your 401(k), helping children with future education, and planning for retirement. Many folks are also helping their parents age in place. I can provide help and resources for those cases too.

While Congress debates the future of Social Security, only you can decide what kind of retirement plan you'll have and how comfortably you'll be able to live in the future. If you choose to rely solely on Social Security, you may find the going gets rough in the future, especially considering inflation and rising healthcare costs.

If you choose to plan carefully with me, you will have a personal say over your future instead of leaving your future financial security in the hands of elected officials and employers. If your retirement is filled with less worry and financial strain, you'll have more opportunities to live out your days actively. Don't just sit on a wobbly stool. Please reach out to me via email at barb.fish@securitiesamerica.com or call me at 605-274-9156. My only goal is to help you succeed financially.

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Not FDIC or NCUA Insured* No Bank or Credit Union Guarantees* May Lose Value



Schedule an appointment with Barb today

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CREDIT CARDS FROM SERVICE FIRST

Experience the unique rewards and special benefits that come with card membership. Whether you're planning your dream vacation, managing your household finances, or building strong credit for the future, we offer a credit card to meet your needs. It won't take long to find the one that's right for you.

Features:

- EMV smart chip technology for added security
- Mobile purchasing capability for added convenience
- Option to earn rewards

Learn more and apply at servicefirstfcu.org/credit-cards



FIRST MATES CLUB IS RETIRED

The First Mates Club that we offered to children between the ages of 0 to 12 has been retired. We will no longer be giving out stamps or stamp cards. We will also no longer be doing the quarterly \$25 drawing or handing out prizes from the Treasure Chest.

We still offer accounts for children and are currently working on a new program. Watch for an announcement soon!

EMPLOYEE ANNIVERSARIES

SEPTEMBER

09/23	Brenda	22 Years
09/24	Jenny P.	2 Years
09/25	Jill	3 Years

OCTOBER

No Anniversaries		
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NOVEMBER

11/01	Barb	10 Years
11/03	Suraiya	6 Years
11/03	Mike Hanna	12 Years
11/04	Tashina	1 Year
11/08	Shona	3 Years
11/13	Mike Holmes	8 Years
11/26	Kathy	8 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