

QUARTERLY NEWS

April 2017

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www.Service-PlusCU.org

AutoSmart App Now Available At Service Plus

If you're looking for a new or used car, be sure to check out the AutoSMART app located right on our website home page. With AutoSMART you can shop for any type car from multiple local dealerships. Best of all AutoSmart offers the tools and resources you need to make an informed buying decision. With AutoSMART, you control the auto shopping experience and can even apply for a loan from Service Plus. AutoSMART makes car buying easy!

Look for this button on our home page at www.service-pluscu.org to get started.

Auto Buying Made Easy!



Click.



Shop.



Drive.

Let us help you
find a better deal on your
next vehicle purchase.

Click Here to Start



NMLS #469540



How To Be Smart When Purchasing A Car

Knowledge is power if you are in the market for a new or "new to you" vehicle. Here are four key areas you will want to be knowledgeable about.

Know what you can comfortably afford.

Many car buyers don't realize that securing financing BEFORE shopping offers you more knowledge and leverage when negotiating. Service Plus can take your application and help you determine YOUR car buying budget that will make sense for YOUR overall financial picture - not the dealer's.

Research vehicles based on your needs.

Knowing your needs versus being sold on your wants can lead to an overall better purchase.

- **What size car do you need?** Do you have a need to haul children, a work load, clients, or just yourself?
- **How do you feel about fuel efficiency?** Learn more about fuel efficient vehicles at FuelEconomy.gov.
- **What about safety?** Find out more about the vehicle you're considering at SaferCar.gov.
- **What additional features are available?** Do you want hands free blue tooth phone calls? GPS? Heated seats and mirrors? Satellite radio? USB ports?

Understand all the costs.

The full cost of a car is never just the negotiated price. Be sure to understand the other costs, as well.

- **What are the costs of tax, title and license?** Find this information through your state's department (or bureau) of motor vehicles.
- **Are there other cost factors to figure in after purchase?** Edmunds.com True Cost To Own (<https://www.edmunds.com/tco.html>) shows the average costs of maintenance, repairs, insurance and more.
- **What will the car cost?** Visit edmunds.com or NADA.com. This will also help determine a good private sale or trade in price for any car you currently own that may be part of this transaction.

Have a negotiation strategy.

Having a strategy and understanding the negotiation process can help tremendously. There are many videos online that will give their opinions on how to negotiate. Be sure you are reviewing tips from a reliable source or you can also ask our loan experts at Service Plus for tips before you go out shopping.

Notice of Fee Changes

The following fee changes will be in effect May 1, 2017

Non SPCU ATM use (after 5th use)	\$1.00
Credit Union Issued Checks	\$2.00
Deposited Checks Returned Unpaid	\$10.00
Incoming Wire Transfers	\$10.00
Re-load Prepaid Cards	\$5.00
Auto Transfer for Overdraft	\$5.00
Account Research (History)	\$25.00/Hr
Return Mail Fee (SPCU Not Notified)	\$5.00

0.00% APR for 6 Months! *

Clean out those left-over holiday credit card balances and terms by transferring them to Service Plus. Transfer your existing card balance to a Service Plus credit card by April 30, 2017 and receive a special low introductory rate of 0.00% APR for 6 months.* It's a great way to save money and pay down debt faster!

*Balance transfers completed 02/01/2017 through 04/30/2017 will receive 0.00% promotional APR for 6 months from the date of first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details. APR= Annual Percentage Rate

Fun Fact

According to the U.S. Treasury: The largest denomination of currency in circulation today is the \$100 bill. The largest denomination ever produced was the \$100,000 Series 1934 Gold Certificate featuring the portrait of President Wilson.

Upcoming Holiday Hours

We will be closed for:
Memorial Day on May 29th.
Independence Day on July 4th.

Find us on 

www.Facebook.com/ServicePlusCreditUnion



From the President/CEO Kevin L. Pieper

Spring is here! With the change in weather (hopefully for the better), more people will start to think about spending some time visiting car dealerships to purchase a car or moving to a new home while the kids are out of school. Some will take advantage of the weather to complete repairs or make improvements on their current home, while others will plan that summer vacation.

Here at Service Plus, we enjoy hearing about all the great things our members are going to do during the spring and summer months. We have a personal connection to you, our members, so hearing your exciting plans is like hearing a friend tell you their exciting plans.

We also enjoy being able to help our members make their plans a reality through the services we offer. We do so with the care and trust you would expect of a friend. Here are just a few ways we do that:

- We offer various products to better fit YOUR needs, not ours.
- Our loan decisions are made here, locally, by the credit union.
- Your payments are conveniently made to us locally.
- You can easily access your accounts through Online and Mobile Banking.

So if you have plans for the spring and summer, tell us about them. Let us know how we can help.

Please don't keep us a secret. We have been serving our members for sixty-six years and would be honored to serve your family and friends as well. Let them know about us.

