

QUARTERLY NEWS

July 2017

2110 53rd St.
Moline, IL 61265

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www.Service-PlusCU.org

Vacation Loan Special

It's vacation time! If your heart is saying "I need some time off" but your wallet is saying, "I'm not sure we can afford it," we've got a loan that they can both agree on.

**Borrow up to \$3,000
for up to 24 months
as low as 6.99% A.P.R.***

Call or stop by today. You'll be packing your bags in no time.

*A.P.R. is Annual Percentage Rate. Promotion effective 06-01-17 through 9-30-16. Rates, terms and conditions may vary based on creditworthiness and qualifications. All loans subject to approval.



8 Ways To Save Money On Vacation

It's summer and time to get away, but your wallet may be telling you otherwise. If that is the case, don't unpack quite yet. We have eight great tips on how to save money while still enjoying that vacation you've been waiting for.

1 Create a vacation budget.

It's easier than it sounds. Make a list of the following expenses: Hotel, gas, food, site-seeing/tour tickets, and fun money.

2 Consider domestic destinations.

Airfare can be expensive and especially for a family. Instead, consider a road trip and seeing many of the great sites right here in the United States.

3 Plan your trip and tie it to your budget.

Once you have your destination planned and mode of transportation, fill in the budget blanks of lodging, site seeing and food to your budget. Having an outline of costs will help keep your budget in check before your vacation emotions take over and spend.

4 Look for budget friendly sites to visit.

There are great state parks, local tourists attractions and museums, and theme parks available all at a fraction of the cost of the popular destinations. Seek them out to avoid crowds and go easy on your budget.

5 Eat in.

You don't have to eat in for every meal, but keeping a cooler in the car with sandwiches, snacks and drinks will save you a lot of money. Plan special meals out as a treat - but be sure you plan and budget for them.

6 Hunt for lodging discounts.

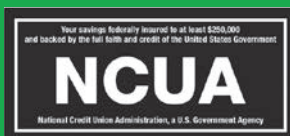
Do you belong to a club or group that offers lodging discounts? Do you have loyalty or credit card points? Are the rates cheaper on a travel site or directly through the hotel? A little bit of checking may save you quite a bit.

7 Relax and unplug.

It's vacation. You don't have to be doing something of every hour. Be sure you schedule time to decompress and breathe.

8 Skip the souvenirs.

Often these overpriced trinkets and t-shirts are not as meaningful to the people you give them to. Save the money and send a postcard instead. They will appreciate it just as much.



NMLS #469540

Fun Fact

It takes around 8,000 folds before a bill will tear from use. When a bill is too worn, it is removed from circulation by the Federal Reserve and replaced with a new one. A \$1 bill has a life expectancy of approximately 5.9 years.

Welcome Heidi Pedersen



You may have noticed a new face at Service Plus. We are welcoming Heidi Pedersen as our newest Member Service Representative. Heidi comes to Service Plus with seven years of banking experience.

"I really enjoy the atmosphere at Service Plus. The staff is friendly and so are all the members I have met so far."

Heidi is married and has one son. In her spare time, she is involved in musical theater and is on the board of the Quad City Music Guild. She has been on stage for 14 shows! She also enjoys quilting.

Upcoming Holiday Hours

We will be closed for:
Independence Day on July 4th.
Labor Day on September 4th

Find us on 

www.Facebook.com/ServicePlusCreditUnion



From the President/CEO Kevin L. Pieper

Summer is already upon us, but before we let the last school year fade into memory, I'd like to take a minute to honor this year's recipients of the Master Teacher award. Service Plus Credit Union is proud to be the Presenting Sponsor for this recognition and ceremony. Congratulations to the following teachers recognized for educational excellence:

- Darcie Berry** • Alwood Elementary School
- Brenda Gates** • Sherrard High School
- Julie Hansen** • Rock Island Center for Math & Science
- Jennifer Johnson** • Rock Island High School
- Patricia Matson** • Rock Island High School
- Kim Meyers** • Wells Elementary School
- Brynn Pauwels** • Thomas Jefferson Elementary School
- Cathy Plasschaert** • Alleman High School
- Ashley Reeves** • Rock Island Academy
- Kim Resler** • Wilson Middle School
- Anna Ross** • Wells Elementary School
- Barb Safiran** • Wethersfield Jr./Sr. High School
- Christine Swanson** • Mercer County Intermediate School
- Missy Vail-Frakes** • Kewanee High School
- Stacy Wilkinson** • Longfellow Liberal Arts School



As we head into summer, many of us are thinking about vacations. There is proven value in being able to get away, relax, unplug and recharge. Unfortunately, there is a price tag that usually comes with it. The last thing anyone needs is to come back from a relaxing vacation to stressful bills. That's why this month's newsletter, we've included some tips on how to have a budget friendly vacation and also information about our Vacation Loan Special.

Looking ahead, we are planning a Fall member appreciation event Saturday October 21st, as well as a secure document shred day. Watch for more information in our October newsletter, on Facebook and on our website.



As always, we thank you for your business and would be honored if you recommended us to your family and friends.