

NEW COMERS GUIDE TO SERVICE CREDIT UNION

Serving the Military Since 1957

The Credit Union Difference

**Service Credit Union has everything
you need for wherever you go!**

We are a not-for-profit; our members are owners.

Our approach to service goes above and beyond
what you'll find at any other financial institution.

Serving the military since 1957.



Banking in Germany

What does SEPA stand for?

Single European Payment Area and is a project managed, supported and promoted by the European Payment Council.

How is paying bills in Germany different than in the US?

Checks? I don't want a check. Send an Ueberweisung. What is that?

What is an IBAN?

IBAN stands for International Bank Account Number.

What is a BIC?

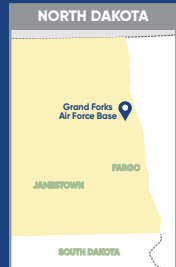
BIC stands for Bank Identifier Code.

What is an ISA Fee?

ISA Fee stands for International Service Assessment Fee.



Military Branch Locations



Find a Service Credit Union near you, visit us online at servicecu.org or by phone 24/7.

- Ansbach, Germany
- Baumholder, Germany
- Garmisch, Germany
- Grafenwoehr, Germany
- Grand Forks, North Dakota
- Hohenfels, Germany
- Kapaun Air Station, Germany
- Kleber, Germany
- Pease Air National Guard, NH
- Ramstein, Germany
- Ramstein - KMCC, Germany
- Sembach, Germany
- Spangdahlem, Germany
- Stuttgart-Panzer, Germany
- Stuttgart-Patch, Germany
- Vilseck, Germany



Shared Branching & Convenient ATMs

Our robust branch access includes Allpoint and shared branching where members have access to hundreds of credit unions and nearly **85,000 surcharge-free ATMs** worldwide to provide greater convenience and personal service.



Conveniences for Our Members

- International Bill Pay*
- Get Paid Up To Two Days Early**
- 5% APY Primary Savings Account***
- Deployed Warrior Savings†
- Online Banking
- Instant Issue Debit/Credit Cards
- Cashier's Checks
- Euro Checks
- VISA® Gift Cards
- Share Certificates/IRAs/Money Market

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Insured by NCUA

*Recurring International Bill Pay payments are available only from a Service CU checking account. One-time International Bill Pay payments are available from any share or share draft account with an available balance that is eligible to make transfers. If the account selected for payment does not have sufficient available funds at the time the transaction is processed an overdraft charge will be debited from the account and the associated payment may not be executed. Automatic debits are available only to merchants in Europe. Select any day of the week to make recurring payments weekly, biweekly, monthly, or quarterly. International Bill Pay incurs a \$1.00 fee per online or mobile transaction and for recurring payments. One-time International Bill Pay transactions initiated in a branch, over the phone or through chat incur a \$2.00 fee per transaction. Service CU is not liable for, and has no influence over the conversion rate applied to the conversion of the funds. All payments are transferred in the selected currency. If the beneficiary accounts to which the funds are ultimately credited is not denominated in the selected currency, the amount will be converted to the appropriate currency (i.e. British Sterling, Swiss Franc, Swedish Kroner, etc.) or returned by the receiving financial institution. Any funds returned to SCU will be converted using the reconversion rate in effect on the date of credit. **Immediate credit of your direct deposit to your Service CU account up to two (2) days early is based upon when we receive your payroll from your employer. Service CU cannot assume any liability for not depositing these funds to your account early. ***Annual Percentage Yield (APY) is accurate as of the last dividend declaration date of 03/16/2022 and subject to change without notice. Dividends paid on daily balances of up to \$500; variable APY of 5.00%. If actual daily balance exceeds \$500, the remaining balance will receive variable APY of 0.25%. Dividends are paid and compounded monthly and credited on the last day of each month. A minimum deposit of \$5 is required to open a Primary Savings Account. †Warriors deployed in combat zones may deposit up to \$10,000 into a Service CU Deployed Warrior Savings Account which earns 10% APY (Annual Percentage Yield) up to \$10,000.00. \$10,000.01 and above earns 0% APY. Rates are variable and subject to change; accurate as of 03/16/2022. Service member must be serving in a combat zone as defined by Service CU; orders of deployment to a combat zone must be provided. Direct deposit of net pay is required into members Service CU account. No minimum balance is required to open the Deployed Warrior Savings Account; \$5 deposit is required to open a Primary Savings Account. Monthly deposits into a Deployed Warriors Savings Account cannot exceed the amount of your monthly net military pay; however, deposits into the Deployed Warrior Savings Account may be direct deposit, an allotment, or a transfer of funds from a Service CU account. Withdrawals are not permitted from a Deployed Warrior Savings Account. If a withdrawal is made from the Deployed Warrior Savings Account before the redeployment date plus 120 days, the funds in the Deployed Warrior Savings Account will be transferred to the Primary Savings Account, and the Deployed Warrior Savings Account will be flagged as closed. Deployed Warrior Savings Account will stop accruing 10% APY at the end of the month of return date per deployment orders plus 120 days. Ecommunications is required.



Great Auto Loan Rates



Find Your Road with a Service CU Auto Loan

- No Payments for up to 90 Days and Terms to Meet Your Needs
- Additional Discounts for Members with Direct Deposit Into a Checking Account from DFAS*

Apply at any branch, online or by phone 24/7.

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*Loan discounts do not apply to real estate, lines of credit, business loans, certificate or share secured consumer loans, or VISA loans. Discount will be applied to the APR that a member qualifies for based on creditworthiness and collateral. Members must maintain checking account tier qualifications for the life of the loan in order to keep their loan discount.



Personal Loans at a Great Rate

Look No Further Than Service CU

- Quick decisions, competitive rates, loans up to \$50,000 and repayment terms to suit your needs.
- Military members get .75% off loan rates with direct deposit from DFAS.*
- Use for vacation/travel, medical bills, debt consolidation, auto repairs, moving costs, wedding costs, and more.

Apply at any branch, online or by phone 24/7.

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*The .75% reduction is available for the Direct Deposit+ checking account tier (example: 3.24% APR less .75% = 2.49%). Up to a .75% discount will be applied to the APR that a member qualifies for based on creditworthiness and collateral. Members must maintain the checking account tier qualifications for the life of the loan in order to keep their loan discount. Floor rate may apply. Cannot be combined with any other offer. Must be member of Service CU or eligible for membership.



Savings for Members Serving

Deployed Warrior Account

If you're a member who's currently serving active duty in a combat zone as defined by Service Credit Union, you qualify for an annual savings **rate of 10% APY** with a deposit of up to \$10,000.*

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Questions?



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