

Welcome To Germany

About Us

Our History

In 1957, Service Federal Credit Union (hereby referred to as Service CU or Service Credit Union) was established to provide affordable credit to the Pease Air Force Base community. Now the largest credit union in New Hampshire, with over 50 branch locations in New Hampshire, Massachusetts, North Dakota and Germany, we continue to serve our communities and provide a better future to our members.

Who Is Eligible to Join Service CU?

Membership into Service CU is available to: all who serve or have served for the US Military or for the Department of Defense, and their immediate family members; immediate family members of existing members; immediate family members of someone who is eligible for membership; individuals who live in the same household as either current members or non-members that are directly eligible for membership; employees/members at one of our Select Employer Groups/organizations; members of the American Consumer Council (ACC) or Financial Fitness Association (FFA) and Service CU employees.

The Credit Union Difference

Members combine their savings to create a pool of funds from which other members can borrow. The income earned on loans and investments is returned to members in the form of higher savings rates, lower loan rates and exceptional products and services.

Credit unions are democratically controlled. Members meet once a year to elect a volunteer Board of Directors to oversee the credit union's operations.

Visit a local branch or [servicecu.org/community](https://www.servicecu.org/community) for info on our community events!

International Bill Pay



Service CU offers you the ease of International Bill Pay, so you can pay your bills quickly and with confidence in many foreign currencies.*

Automatic Direct Payments

European merchants can debit your checking account with provided authorization. Automatic debits are available only to merchants in Europe. You can have European merchants/companies direct debit your account in Euro by providing your IBAN and appropriate debit authorization. Direct debits can be a one-time occurrence or can be established on a recurring basis.

Which bills can I pay?

Set up one-time or recurring payments out of your account(s) for bills such as rent, insurance, or cable TV. Manage all of your International Bill Pays through your online banking and mobile app. Plus, automatically add payee info with photo capture (available for German bills only).

How do I sign up?

No sign-up is required, simply log on to our online banking page, click Bill Pay and choose the International Bill Pay option.

What will I need?

Specific information depends on country and currency. Contact us for further details. The following may be required:

- Payee's name and address
- IBAN or account number
- BIC or routing number
- Bill/reference number

What does it cost?

- \$1 per recurring, online or mobile transaction
- \$2 per one-time in branch, phone or chat transaction

Which countries can I send payments to?

Payments can be sent to countries in their local currency both inside and outside of Europe. Visit [servicecu.org/international](https://www.servicecu.org/international) for up-to-date currency options and a complete list of participating countries.

Transfers inside Europe are sent in Euro and referred to as SEPA payments. SEPA stands for Single European Payment Area and is a project managed, supported and promoted by the European Payments Council.

What is an IBAN?

IBAN stands for International Bank Account Number.

The following are examples of IBANs in written format (printed in sets of four characters for legibility):

DE89 3704 0044 0532 0130 00
FR14 2004 1010 0505 0001 3M02 606
GB29 NWBK 6016 1331 9268 19
GR16 0110 1250 0000 0001 2300 695

What is a BIC?

BIC stands for Bank Identifier Code. Service Credit Union's BIC is SCRUDE51XXX.

[servicecu.org](https://www.servicecu.org)

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**SERVICE
CREDIT UNION**
★★★★★

Welcome To Germany

Setting Up Overseas

Living Expenses

At Service CU, we understand that you and your family may need to move many times throughout your military career. Our job is to make every move as simple as possible.

Rent and Utilities

You can pay your rent, utilities or other European bills in local currency using International Bill Pay. Alternatively, you may provide authorization to the biller to debit your account directly. This is called a Lastschrift and is a safe option that allows you to recall your funds for up to 8 weeks after payment. Note that German utilities may be billed monthly, bi-monthly or quarterly, based on the bill provider, and the "utilities" can include costs for services such as garbage disposal, chimney sweep, home and landscape maintenance.

Cell Phones

European cell phone contracts generally last for two years and are paid similarly to German utilities. You may consider a prepaid cell phone as an alternative to meet your needs.

Oil

If you live in a house that uses heating oil, the oil is usually paid in a lump sum when the tank is filled. It is a good idea to set aside money from your utility allowance for this cost. Your landlord or the current tenant should be able to provide you with an estimated cost to fill the tank.

Try to fill your oil tank during the summer months when oil is typically less expensive. Also, you may be able to negotiate a cheaper price if you and your neighbors buy in bulk and have it delivered at the same time. Be sure to price shop for oil at several companies, including AAFES (Army & Air Force Exchange Service), prior to purchasing.

Value-Added-Tax (VAT)

This program enables you to make tax-free purchases. Please see your local base/post VAT office to purchase the necessary VAT forms and also obtain a list of what items can be purchased tax-free.

Not all stores accept the VAT forms, so please inquire prior to making your purchase.

Utility Tax Avoidance Plan (UTAP)

UTAP is a walk-in service that helps reduce utility costs by providing tax relief for 19% electricity, 19% gas and 7% water. An administrative fee is charged upon registration. By signing up for UTAP, you also save on utility deposits and sign-up fees on top of the VAT. A sponsor must register or provide a power of attorney. You must update your account if you move after you register. Go through the Value-Added Tax (VAT) office at your base.

Branch Locations



Helpful Translations

English

Welcome!
Hello
Goodbye
Good Day
My Name Is
Do You Speak English?
I Don't Speak German
Excuse Me
Please/Thank You
No/Yes
Left/Right
Straight Ahead
Where Is A Bank?
...Restaurant?
...Gas Station?
...Train Station?
...Restroom?
...Policeman?
Where is the Police?

German

Willkommen!
Hallo
Auf Wiedersehen
Guten Tag
Mein Name Ist...
Sprechen Sie Englisch?
Ich Spreche Kein Deutsch
Entschuldigung
Bitte/Danke
Nein/Ja
Links/Rechts
Geradeaus
Wo Ist Eine Bank?
Ein Restaurant?
Eine Tankstelle?
Ein Bahnhof?
Eine Toilette?
Ein Polizist?
Wo ist die Polizei?

Welcome To Germany



V PAY Card: The Preferred Way to Shop

V PAY is the preferred point of sale card in Europe, and unlike many other cards, does not carry international fees. There are no direct deposit or allotment requirements. The card is the preferred smart and safe way to shop in Europe and allows you to make transactions in Euro with our contactless tap-to-pay feature.

Instantly Issued

Service Credit Union debit and credit cards can be instantly issued at any branch. That means whether you've lost or damaged your card, you can get a new one printed that same day.

Contactless Feature

All of our cards allow you to tap to pay safely and securely wherever contactless payments are accepted.

Learn more at servicecu.org or at any branch.

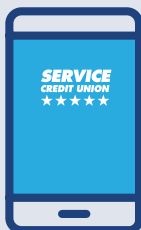
Mobile Banking



Our free mobile banking puts 24/7 banking in the palm of your hand. Available to all online banking members, with no additional signup required. Your finances will remain safe, secure and easy to access.

Download Our Mobile App

- Open accounts and apply for loans
- Manage and pay bills from your Service CU checking account
- View complete account history
- Receive your statement
- Deposit checks*

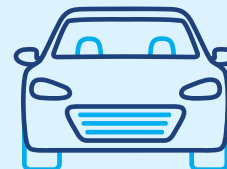


Auto Loans



Low rates, fast approvals and hassle-free shopping.

- New, used and refinances are eligible
- Additional discounts for our military members, subject to rate limitations



Financial Wellness

Resources to help you stay financially fit.

Reaching your financial goals requires knowledge and skills. Without an understanding of financial topics and terms, it can be challenging to make informed decisions about how best to reach your goals.

Our resources range from 1-1 counseling to help get you back on track, to interactive tips and tricks to help you save. Customized



training includes planning for retirement, budgeting for a new home, managing your credit cards and more.

We also offer reality fairs for schools. In our interactive reality fair events, students choose a career and try to reach their goal of staying within budget by making decisions on housing, cars, food, clothes, and other purchases.



Welcome To Germany



Newly Enlisted Military Members

Relocation Loan

With no waiting period and funds issued on-site, our Relocation Loan of up to \$3,000 can help you and your family with moving expenses.*

Deployed Warrior Savings Account

While you're defending our great nation, Service CU helps to build a financial safety net for you and your family. Military members serving in a combat zone can earn 10% APY on savings while deployed.*

- Must be deployed in a combat zone defined by Service CU
- Orders of deployment must be provided
- Direct deposit and eCommunications required
- Ongoing deposits must be made through direct deposit or funds transfer
- Transfers of lump sums from other sources and funds already on deposit with Service CU do not qualify for this program
- Dividends will accrue on total deposits up to \$10,000
- A photo ID and a copy of your pay statement may be required

Get Paid Up to Two Days Early*

If you have direct deposit with us and we receive your pay early, we will make it available to you.

Checking Accounts



Our Everyday and Dividend Checking accounts offer an array of benefits including ATM rebates, loan discounts and overdraft protection. Each account has three tiers with the following requirements:

Basic: No Requirement.

Direct Deposit: Direct Deposit of your Net Pay* into your checking account each month.

Direct Deposit+: DFAS Direct Deposit (Military, military retirees and select government workers who get paid by the Department Finance and Accounting Service) OR Direct Deposit tier requirements and at least 5 payments* per month.

Everyday and Dividend Checking		
Basic	Direct Deposit	Direct Deposit+
Non-Service CU ATM Surcharge Fee & Foreign Transaction Fee Rebates*		
Service CU does not impose out of network ATM fees.		
None	Up to \$15 monthly	Up to \$30 monthly
Loan Discount*		
No discount	.50% APR	.75% APR
Rewards Program*		
Yes	Yes	Yes
Online Banking/Bill Pay and Mobile Banking with Remote Check Deposit*		
Yes	Yes	Yes
Get Paid Early*		
Yes	Yes	Yes
eCommunications		
Yes	Yes	Yes

Primary Savings

All Primary Savings Accounts earn 5% Annual Percentage Yield (APY) on the first \$500* to help you earn as you save.

Learn more at servicecu.org or at any branch.

servicecu.org

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Welcome To Germany

LIVE PERSON SERVICE 24/7

Live chat is available at [servicecu.org](https://www.servicecu.org).

Member Services Representatives are also available anytime by phone at **00800.4728.2000**. Select option 1 for the automated teller.

BRANCHES IN GERMANY

Ansbach – Bldg. 5823
Baumholder – Bldg. 8669
Garmisch – Bldg. 9901
Grafenwoehr – Bldg. 148
Hohenfels – Bldg. 335
Kapaun – Bldg. 2762
Kleber – Bldg. 3226

Contact Center – Sembach

Tel: 0631.351.2030/00800.4728.2000 or DSN 489.7640/7650/7660

KMCC – Bldg. 3336, Suite M20
Ramstein – Bldg. 2410
Sembach – Bldg. 147
Spangdahlem – Bldg. 174
Stuttgart.Panzer – Bldg. 2915
Stuttgart.Patch – Bldg. 2325
Vilseck – Bldg. 224

Program and Disclosure Information

Must be a member of Service Credit Union (SCU) or establish membership with \$5 in a Primary Savings Account.

ATM REFUNDS

ATM surcharge fees and foreign transaction fees will be rebated up to \$15 a month for the Direct Deposit Checking Account tier and up to \$30 a month for the Direct Deposit+ Checking Account tier. Excludes Basic Checking Account tier. Rebates will be applied to account on the first business day of the following monthly cycle that the rebate eligibility requirements were met. ATM surcharge fee rebates would apply to fees imposed by non-network ATM owners/operators.

CHECKING ACCOUNTS

Direct deposit in your checking account of net pay includes but is not limited to payroll deposits, social security deposits, retirement payments, and other sources of net income. Direct deposit must total at least \$500 per month to qualify. At least 5 payments per month are required to qualify for the Direct Deposit+ checking account. Payments are defined as a member-initiated transaction that are debits from a checking account or purchases or advances on a credit card. Examples of these transactions include purchases with a debit or credit card, ACH payments, online bill payments, International Bill Pay, payments by check, ATM withdrawals, in-branch transactions, or payment transfers with a SCU account.

CHECK DEPOSIT - MOBILE APP

Must be 18 years old to deposit checks remotely. Members between the ages of 13 and 17 years old must have a parent/legal guardian accept the terms and conditions. Standard funds availability policy and other restrictions apply. Please see terms of use agreement for additional details. Checks deposited in real time are subject to Service CU discretion.

DEBIT CARD REWARDS

To earn rewards on debit card purchases, member must be eligible for and enroll in SCU online banking, then join Purchase Rewards and activate the applicable offer before the eligible transaction occurs. Cash back rewards will automatically be applied to your checking account 30-45 days after the offer is redeemed. See Purchase Rewards Terms and Conditions for important details.

DEPLOYED WARRIOR SAVINGS

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. If actual daily balance exceeds \$10,000, the remaining balance will receive variable APY of 10%-0.10%. Rates are variable and subject to change; accurate as of 5/1/26. Service member must be serving in

a combat zone as defined by SCU; orders of deployment to a combat zone must be provided. Direct deposit of net pay is required into members SCU 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 SCU 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 closed. The 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.

GET PAID UP TO TWO DAYS EARLY

Immediate credit of your direct deposit to your SCU account up to two (2) business days early is based upon when we receive your payroll from your employer. SCU cannot assume any liability for not depositing these funds to your account early. Must be a member of SCU or eligible for membership.

INTERNATIONAL BILL PAY/SEPA

One-Time and Recurring Payment Orders are available from any share or share draft account with an available balance that is eligible to make transfers. 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. SCU 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 Service CU will be converted using the reconversion rate in effect on the date of credit.

LOAN DISCOUNT

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 checking account tier. The collateral age and loan term may impact the APR offered. Members must maintain the checking account tier qualifications for the life of the loan in order to keep their loan discount. Discount conditions will be set forth in your loan contract. Floor rate may apply. Must be member of Service CU or eligible for membership.

PRIMARY SAVINGS ACCOUNT

Annual Percentage Yield (APY) is accurate as of the last dividend declaration date of 5/1/26 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 5%-0.25%. Dividends are calculated based on the daily balance with the sum of the daily earning credited on the last day of each month. A minimum deposit of \$5 is required to open a Primary Savings Account. Must qualify for membership.

RELOCATION LOAN

Military and civilian personnel with PCS (Permanent Change of Station) orders or deployment orders to any overseas duty stations are eligible for the Relocation Loan. Temporary duty assignments are not eligible. Loan applications must be received within 120 days before or after the member's reporting date to new assignment. Underwriting and creditworthiness factors apply. Only one (1) Relocation Loan authorized at a time. Must be a member with full direct deposit into a Service CU account to qualify. Additional Relocation Loan terms and limitations apply.

V PAY

A fee will be assessed for the initial card issuance and the funds must be available in the checking account at the time the card is ordered. Other fees may apply. See the V PAY Fee Schedule and V PAY Card Disclosure, Terms and Conditions for more information. The V PAY card is tied to your checking account and allows you to access your available balance. Automatic weekly limit of 1,000.00 Euros. Contactless payment transactions may only be completed for individual transactions under €50. Upon accumulating €150 of contactless payment transactions, a PIN entry will be required to reset the contactless limit cycle. V PAY is a registered trademark of the Visa International Service Association.

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[servicecu.org](https://www.servicecu.org)

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