

Guide to Services

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!

Savings Accounts

Primary Savings Account

Enjoy high-yield dividends on the first \$500 and no monthly maintenance fee. It's savings simplified just for our members.

Standard Club Accounts

Savings and Club accounts have no monthly maintenance fee and are a great option whether you're saving for a rainy day, or for a specific reason. Statements help you keep track of your account and dividends are paid based on your monthly balance.

Holiday Club Account

Set aside money for the holidays or any special event. You decide how much you want to save and then make regular deposits. Enjoy a savings account that offers a high-yield dividend rate for the first \$3,000 of your balance.

- Have your funds transferred automatically
- Make transfers online, through payroll deduction, at a branch or by mail

Money Market Savings Account

Earn higher yields on every dollar. This account pays dividends with a minimum daily balance of \$2,500 and offers higher yielding rate tiers at \$25,000 and \$100,000 balance levels. Rates may be adjusted. Custom checks available.

Certificates

Lock in a competitive dividend rate with a certificate from Service CU. Create your certificate to suit your needs by choosing the term that's best for you. Whatever your certificate looks like, you'll appreciate the high rate of return and the peace of mind that NCUA Share Insurance brings.

Trust Accounts

Trust accounts are federally insured for at least \$250,000. However, the amount may be more based on the trust structure. More information is available using the National Credit Union Administration's Share Insurance Estimator at mycreditunion.gov.

- No charge for this valuable service
- A formal trust is not needed
- It may save money for your heirs as probate may be avoided
- The beneficiary does not have access to the funds on deposit until the death of the trustee

Individual Retirement Account

Individual Retirement Accounts (IRA) are still one of the smartest retirement investments available. Build tax-deferred savings for the future a little at a time with an IRA savings account, or make a lump sum deposit to an IRA certificate. You may also qualify for certain tax deductions with your IRA contributions. Check with your tax advisor.

We have a variety of IRA accounts available to meet your needs, such as IRA savings accounts, Roth IRAs, IRA certificates and Coverdell Education Savings Accounts (CESA).



Estate Accounts

An estate account is used by the executor or administrator of an estate, and the account is designed to hold a deceased member's estate funds in order to facilitate the payment of taxes, debts and other obligations. This account may consist of a savings and checking account, as well as other features to help you manage the funds including online banking and a debit card. Legal documents are required to open this type of account.

You are eligible to open an estate account if you are the qualified administrator for a deceased Service CU member who resided within the United States on the date of death.

Deployed Warrior Savings

Help build a financial safety net for you and your family while on active duty. Military members serving in a combat zone can earn 10% APY* on savings while deployed.

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Checking Accounts

Everyday

Everyday Checking is our account with no monthly maintenance fee and three tiers available – Basic, Direct Deposit and Direct Deposit+. Visit servicecu.org/checking or see our Fee Schedule for no-cost services available in each tier.

Dividend

Our Dividend Checking account allows you to earn money on your balance, with no maintenance fee if your monthly balance is over \$1,500. Basic, Direct Deposit and Direct Deposit + tiers are also available with no-cost services provided in each tier. Please see our Fee Schedule for a list of fees and benefits for this account.

Visa® Debit Card

- Instantly issued at any branch



Lending Options

Service CU has an extensive loan program with flexible terms and low rates to fit most budgets. The following are just some of the lending products we currently offer:



- Personal loans
- Visa® credit cards
- Camper/RV/ATV loans
- Motorcycle loans
- Boat/watercraft/snowmobile loans
- Certificate secured loans

Auto Loans

- New/used vehicle loans and refinances
- Flexible terms and 100% financing options available

Home Loan Options

Whether you need help finding your home, or a loan to suit your purchase, we're here to help.

- First-time homebuyer solutions
- A variety of loan types and terms
- Construction loans, rehabs and lines of credit*
- VA loans for military members*

Student Loans

Service CU has partnered with Student Choice to provide members with a better way to pay for higher education

- Competitive interest rates
- Flexible payment options
- Easy online application and decision
- Undergraduate/Graduate and refinances available

Credit Cards

The contactless feature on our debit and credit cards allows for easy tap-and-go payments where available. Our Visa® Signature Everyday Elite and Visa® Everyday Preferred cards offer rewards points that can be redeemed for air travel, gift cards, cash and more from uChoose Rewards®.



Visa® Signature Everyday Elite

- 1.5 uChoose Rewards® points per \$1 spent
- Travel & emergency assistance services*
- Cell phone protection plan*
- Purchase security & extended warranty protection*

Visa® Business Platinum

- Auto rental collision waiver*
- Purchase security & extended protection*
- Travel emergency assistance*
- Cell phone protection plan*

Visa® Everyday

- Travel & emergency assistance*

Visa® Share Secured

- No annual fee* and no hidden APR increases for late payment(s)
- At least a 25-day grace period

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Convenience Services

Branches/ATMs

Visit servicecu.org/branches for branch and ATM locations and information. Shared branching locations are also available.

Euro Cash Sales Overseas

- Sales and reconversion of Euro currency and checks

Wires/Transfers

- 24-hour service
- Fund transfers via bank wires

24/7 Telephone Teller

- Access to your account history and balances
- Transfer funds between your accounts
- Make non-mortgage loan payments

Online Banking

- Transfer money between your credit union accounts
- View account history, balances and check images
- Apply for loans
- Sign up for eCommunications

Bill Pay

- Pay any bill from your checking account
- Add payees and view history
- Manage billing schedule

International Bill Pay*

- Pay bills online, by mobile app or in-branch
- More than 30 participating countries
- Low fees

Mobile App

- Deposit checks remotely*
- Transfer money and pay bills or other people
- Added security features
- Apply for loans

Live Chat

- Real-time support and information when you need it
- Get security and peace of mind

eCommunications

- Receive your communications electronically
- Archived for 7 years after you sign up

Person to Person Payments with Zelle®.

- Send funds to other people with a phone number or email address inside online banking

SMS Text Messaging

- Works on most text-enabled cell phones
- Check balances, account history or transfer funds

TurboTax® Online

- Available through your online banking account
- Help with your tax return every step of the way
- Easily and securely imports your Service CU account data

FICO® Scores

- Available through your online banking account
- Help determine your credit risk and track your score history

V PAY Card*

- Widely accepted by European merchants
- Helps to make safe and secure transactions
- No foreign transaction fees
- Contactless (touch and go) payment capability

Mobile Payment Options

- Secure point-of-sale transactions right from your phone
- Available for debit and credit cards

Rate Watcher

- Euro and mortgage rates available daily

Insurance

Deposit

Deposits are federally insured by the National Credit Union Administration (NCUA) for \$250,000 on individual accounts. A Share Insurance Estimator for multiple and/or joint accounts is provided by NCUA at mycreditunion.gov.

An additional \$250,000 of insurance coverage is also available on all IRA accounts, provided by Excess Share Insurance (ESI).

Other Insurance

- Auto, Motorcycle, RV and ATV
- Business
- Home and Renters
- Life



Business Services

Service CU has a special collection of services for businesses.

- Long-term, fixed-rate commercial real estate loans
- Construction loans
- Equipment loans
- SBA guaranteed loans
- Full suite of deposit products (checking/savings/money market and share certificates)
- Merchant services
- Visa® credit and debit cards
- Online banking and bill pay

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*Disclosures

AUTO RENTAL COLLISION- An Auto Rental Collision Damage Waiver (ARCDW) gives you insurance coverage for physical damage and theft, reasonable and customary towing and valid loss of use charges and administrative fees when you reserve and pay for a rental car with your covered card. Certain terms, conditions and exclusions apply.

CELL PHONE PROTECTION- Cellular Telephone Protection provides reimbursement for your stolen or damaged beyond use cell phone when you pay your wireless cell phone bill with your Service CU Visa Platinum Business or Visa Signature Elite card. Certain terms, conditions and exclusions apply.

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 4/1/24. 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 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.

HELOC Tax Advantages - The interest on the portion of a credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes. Consult a tax adviser for further information regarding the deductibility of interest charges.

INTERNATIONAL BILL PAY- 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 Service CU will be converted using the reconversion rate in effect on the date of credit.

MOBILE CHECK DEPOSIT- 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.

NO ANNUAL FEE- Annual Percentage Rates (APR) range from 13.40% to 18.00%; accurate as of 01/01/2024 and subject to change without notice. APR is variable and based on your creditworthiness. Cash advance fee and balance transfer fee is 1.00% of the amount of each transaction. Returned payment fee is \$20, or the amount of the required minimum payment, whichever is less. The card replacement fee is \$9. There is a document copy fee of \$15. Must be a member of Service CU or eligible for membership with at least \$5 in a Primary Savings account.

PURCHASE SECURITY- Purchase Security can protect your purchases of eligible items that are stolen or damaged due to covered circumstances within the first 90 days by replacing, repairing or reimbursing the item. The Extended warranty protection adds up to one additional year to eligible U.S. manufacturer's warranties of three (3) years or less. Eligible warranties of less than one year will be doubled. Certain terms, conditions and exclusions apply.

REHAB LOAN- Property insurance is required. Tax and Home Insurance Escrow is required on all Real Estate Rehab Loans. Available only on homes purchased in Maine, New Hampshire, Massachusetts, and Vermont. 10% Contingency Reserve required for all requests; funds remaining at the end of the renovation will be applied as a principal reduction. Fully executed construction contract, plans and specifications and disbursement schedule required. Must be a member of Service CU.

TRAVEL AND EMERGENCY ASSISTANCE- Travel and Emergency Assistance Services gives you access to highly skilled experts who are fluent in English. As a cardholder, you will be connected to the right resources to help resolve a wide variety of travel emergencies. This program provides assistance only. You are still responsible for the cost of any services received. Certain terms, conditions, and exclusions apply.

VA MORTGAGE LOANS- Certain restrictions may apply. See servicecu.org for details.

V PAY- Must be a member or joint owner with a Service CU checking account to order a V PAY card. 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. 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.

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