

# THE Advisor



Serving Our Members  
Since 1939



April • 2009

## Make Life Easier with **FREE** Online Banking!

Why make a trip to the credit union when you can access your account from your own home or office? Sign up for our FREE Online Banking service and enjoy the convenience! Just look at what you can do simply by banking online:

- Transfer funds between accounts
- Obtain account history
- Make payments on loans
- Pay your bills electronically
- Request a check withdrawal
- Order checks



**Why wait?** Visit our website and sign up today for FREE Online Banking!

## Membership is Meant to Be **SHARED!**

Did you know all of your family members, co-workers and neighbors are eligible to join Service 1st Credit Union? That's right! Now you can share the many financial benefits of membership with all of your friends and family.

Plus, for each new member you refer to the credit union, we'll pay you **\$5!** Simply sign the form below and pass it along to everyone you refer. When they open their account, you will receive **\$5** for your referral...it's that easy.

So spread the word and invite all of your friends, co-workers and family members to join Service 1st Credit Union.

### REFERRAL CARD

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Employer's Name \_\_\_\_\_

Referred by (Member's Signature) \_\_\_\_\_

Member's Name (Print) \_\_\_\_\_

How do you know the above member?  Family  Employee Associate  Same Zip Code

**TAMPA • SEFFNER • OCALA • 1-800-237-5567**



### MAIN OFFICE

8916 Sabal Industrial Blvd.  
Tampa, FL 33619-1326

Phone (813) 621-9631  
Fax (813) 664-0525

#### Hours

Monday – Thursday  
8:00am – 4:00pm  
Friday  
8:00am – 6:00pm

### SEFFNER OFFICE

11752 E. Martin Luther King Jr. Blvd.  
Seffner, FL 33584-4923

Phone (813) 621-9631  
Fax (813) 664-0525

#### Hours

Monday – Thursday  
8:00am – 4:00pm  
Friday  
8:00am – 6:00pm

### OCALA OFFICE

4620 E. Silver Springs Blvd.,  
Suite 504

Ocala, FL 34470-3285

Toll-Free (800) 237-5567  
Fax (352) 624-1500

#### Hours

Monday – Thursday  
8:00am – 4:00pm  
Friday  
8:00am – 5:00pm

Teller 24 (813) 612-9222

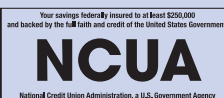
Toll-Free (800) 738-2765

[www.service1stcu.org](http://www.service1stcu.org)

An IRA (Individual Retirement Account) is insured up to \$250,000 per member by the NCUA.



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



## A SPECIAL MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS



The 2008 year proved to be a year of preparation in order to better serve our membership. We are always striving to provide the best possible service to you, our members. We are happy to announce our new Seffner office, which opened in January 2008 as well as the remodel of our main office in Tampa in November 2008. The staff and Board continued to work hard on improving our services and operations in order to better serve our membership.

Once again, our management and staff have put forth their best efforts in completing another exciting year. I would like to thank the staff and Board of Directors for their dedication and continual hard work in making significant achievements in 2008, including the enhancements in our technology-based services as well as our continued efforts to increase the credit union's field of membership.

We look forward to new opportunities for growth and expansion for our credit union in 2009.  
Dominick Calderazzo, Chairman of the Board

## Refinance Your Car Loan Here... GET A \$100 CASH BONUS!



What would you do with an extra **\$100** in your pocket? Have a night out on the town? Pay a few bills? If you have a car loan at another financial institution, bring it to us. We'll match or possibly beat the rate and lower your current monthly payment. Plus, we'll even give you **\$100 cash!**\*

### Transferring your car loan to Service 1st Credit Union makes good sense if...

- ... you took short-term 0% financing and have a large monthly payment
- ... you are paying a higher rate with another lender
- ... you want the convenience of automatic payments with payroll deduction
- ... you could use \$100 cash in your pocket

## Act now! This is a limited time offer!

\* Auto refinances must be over \$10,000 to qualify for the \$100 and may not be combined with other offers. Vehicles currently financed with Service 1st Credit Union do not qualify for refinance. The \$100 cash bonus will be awarded in the form of a deposit made to your savings account within 7 business days from funding.

## HOLIDAY CLOSINGS

Memorial Day • May 25th

## NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. For more information, please contact a loan representative. *Thank You.*