



FIRST THINGS FIRST

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

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EVENTS

- CLOSE AT 1:00 PM ON TUESDAY, DECEMBER 24TH FOR CHRISTMAS EVE
- CLOSED WEDNESDAY, DECEMBER 25TH FOR CHRISTMAS DAY
- CLOSED WEDNESDAY, JANUARY 1ST FOR NEW YEAR'S DAY
- CLOSED MONDAY, JANUARY 20TH FOR MARTIN LUTHER KING JR DAY
- CLOSED MONDAY, FEBRUARY 17TH FOR PRESIDENT'S DAY

SKIP-A-PAYMENT

Keep an eye out for your chance to skip your December payment.

DO I REALLY NEED LIFE INSURANCE?

Most people put off buying life insurance for any number of reasons. Take a look at this list-- do any of them sound like you?

1. It's too expensive. In the ever-changing budget of a young family, things like daycare, car payments, and possibly student loans eat up a good chunk of the money each month. A lot of people think that life insurance is just outside of those "necessities" when money is tight, but life insurance is often not nearly as expensive as you might think, especially when you can get a good policy for less than the cost of a daily cup of coffee at the local cafe. And, if money is tight now, what if something happens to you?
2. I'm strong and healthy! That's GREAT! But you are neither immortal nor indestructible.
3. I have life insurance through my job. If you leave your job, it is typically the type of insurance that does not "move on" with you.
4. Life insurance-- it's on my list...eventually. Don't let your "eventually" turn into your loved ones "if only."
5. If any of this sounds daunting, just know that it does not have to be. Just talk to your local insurance agent-- it does not cost a thing to check. They can help you figure out how much life insurance you may need, and also find a policy that fits into your budget. Contact us today!



MIKE HANNA, AGENT
Main Branch
mike@dakfs.com



MIKE EDWARDS, AGENT
Falls Landing Branch
medwards@dakfs.com

Not NCUA Insured - No Credit Union Guarantees - May Lose Value

BARB FISH HAS MOVED TO THE FALLS LANDING BRANCH

Barb is now located at our Falls Landing branch. Come see her for help with any retirement or investment questions you may have.

She offers a wide range of services including:

- Mutual Funds
- Variable Annuities
- Fixed Rate Annuities
- Stocks and Bonds
- Lifetime Income Annuities
- Retirement Planning
- Asset Management
- Tax-Efficient Investing
- Life and Long Term Care Planning
- 401(k), 403(b), and 457 Rollovers
- College Planning



Barb Fish, CFP®, CMFC®, RICP®
 Financial Advisor
 Phone: 605-274-9156
 E-mail: barb.fish@securitiesamerica.com

Give Barb a call today, or stop by and see her at the Falls Landing branch!

Securities offered through Securities America, Inc., Member FINRA (www.finra.org) / SIPC (www.sipc.org), and financial planning and advisory services offered through Securities America Advisors, Inc., Barb Fish, Representative. Service First Federal Credit Union, Service First Retirement and Investment Services and USAdivisors Network are not affiliated with the Securities America companies.

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SERVICES AVAILABLE IN DRIVE-UP

The only services we offer in drive-up are listed below. You will need to come in to the branch for all other services.

- Check Cashing (up to \$2,000 in cash out)
- Deposits
- Withdrawals (up to \$2,000 in cash out)
- Transfers
- Loan Payments

Just a reminder, on Saturdays the Southwest branch only offers drive-up services, the lobby is closed. The Main branch lobby and drive-up are open on Saturdays from 9:00 AM to 1:00 PM. Our other two branches, Falls Landing and McCook, are closed on Saturdays.

CHANGES TO FEE SCHEDULE

Effective January 1, 2020 the Repossession Cancellation Fee will be \$250.00.

HAVE YOU TURNED 18?

When you turn 18 we require that you and any joint owner(s) on the account sign a new Member Account Application. A joint owner is someone who is also on the account with you, like a parent or legal guardian.

It's quick and easy, plus we will give you a FREE GIFT! Give us a call at 605-336-1047 or stop by any branch if you have any questions.



TRAVEL TIP

Let us know your travel plans, it's the best way to help avoid issues with your Debit/ATM card while traveling.

We know a lot of planning goes into taking a trip. Make sure you add "contact Service First about travel plans" to your travel checklist.

As part of our fraud prevention, we keep track of spending patterns and may interpret an unexpected purchase as fraud. If you make a purchase at an unexpected location without notifying us, we may lock your account. This doesn't just apply to international travel. We also recommend you contact us for domestic travel as well.

There are a couple of ways you can let us know about your travel plans. You can call us or stop by any Service First branch and we will put a note on your account. You can also use Online Banking to notify us. Simply login to your account, click in the "Self Service" tab, then under "Member Requests" click on "Travel Notification" and complete the information.

MORRELL BRANCH NOW FALLS LANDING BRANCH

Have you noticed the new sign at our Morrell branch? We have renamed the Morrell branch to Falls Landing. We have already started using the new branch name and will start incorporating the name into our materials.



HAVE YOU MOVED?

Did you know that when you change your address with the USPS that you also have to change it with us? The USPS doesn't notify us that your address has changed.

You could be missing out on valuable information about your account. We charge \$15.00 per month when we receive return mail. Update your address in Online Banking or stop by a branch.



EMPLOYEE ANNIVERSARIES

DECEMBER

12/2	Melissa H.	5 Years
12/11	Skyler	2 Years
12/20	Ashley W.	13 Years

JANUARY

1/9	Carin	3 Years
1/17	Jami	8 Years

FEBRUARY

2/6	Kari	2 Years
2/6	Nicole	2 Years
2/28	Amy K.	15 Years



Be sure to follow us on Facebook for our 12 Days of Giveaways!



SCORECARD[®]

Earn Points

Whenever you complete a transaction and choose CREDIT, you can earn 1 point for every \$1 you spend.

Redeem Points

Go to ScoreCardRewards.com to create an account and find your point balance.

LOCATIONS

Main Branch
3901 E. 10th St.
Sioux Falls, SD
605.336.1047

Southwest Branch
3600 S. Kiwanis Ave.
Sioux Falls, SD
605.357.8085

Falls Landing Branch
1300 Morrell Ave.
Sioux Falls, SD
605.336.3775

McCook Branch
501 S. Nebraska
Salem, SD
605.425.2143

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