



## January 2022

### Employee Anniversaries

- Carin- 5 Years on January 9th
- Jami- 10 Years on January 17th

### Holiday Closures

- Closed Monday, January 17th for Martin Luther King Jr. Day
- Closed Monday, February 21st for Presidents' Day

### Preventing Fraud

#### Online Financial Security

Service First will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information like account numbers, PINs, CVV security codes, social security number, DOB; most likely this has the potential of being a scam.

#### Phone Scams

Be mindful of calls from random numbers claiming to have frozen your social security number, will shut off your electricity, or that the IRS is looking to collect money from you. A good rule of thumb is to not answer unfamiliar numbers, or to use a spam blocker if available from your wireless company.

## Service First Mobile Wallet

More people are turning to mobile wallets for a quick, easy, and secure way to make purchases. You can hardly go into a store these days without seeing the contactless symbol near the checkout terminal.

Why should you set up and use your mobile wallet?

- **You'll enjoy the convenience and simplicity.** Once your card information is stored on your device, you can pay with a tap or a touch of your finger (depending on your device). Forget about digging through your wallet to find a card, handing it to a clerk, or inserting it into a chip reader.
- **Your mobile wallet is secure.** You don't present your debit card during a mobile wallet transaction, so the risk of a stolen number is reduced. In addition, most mobile wallet platforms use a special security token to link your card with the terminal, rather than sending your card number. Since the transaction is completed using the security token, and your fingerprint or passcode is required, you have added protection against identity theft.
- **You're able to use mobile wallets at more and more retailers.** While mobile wallets aren't accepted everywhere yet, more businesses are adding the option. Look for mobile wallet symbols at your favorite grocery stores, retailers, department stores and restaurants.

Apple Pay®, Google Pay™, and Samsung Pay® are available for your Service First Visa® debit card.

It's easy to get started:

1. Open your mobile wallet in your mobile device.
2. Tap to add your debit card and follow prompts on your device.
3. Read and accept the terms and conditions, if applicable.
4. Select method for card validation.

Add your Service First Visa debit card to your mobile wallet to start making purchases at participating merchants today!



Apple Pay, iPhone, and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Pay™, and the Google Play Store are trademarks of Google Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

# Changes to USPS Mail Delivery Times May Affect You

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. This may delay your receipt of mail from us and our receipt of mail from you (including mailed payments). Please take this change into account when mailing items to us via USPS.

Consider using electronic banking options available through our Mobile App and Online Banking:

- Switch to e-statements for quicker delivery
- Make payments by transferring money
- Set up automatic payments
- Pay bills using Online Bill Pay

Learn more about our electronic banking services at [servicefirstfcu.org/online-banking](https://servicefirstfcu.org/online-banking).



## Giving Back

At Service First FCU, we give back to make our community a better place to live and work. In December:

- We were able to fulfill the wishes of 28 children at the Sioux Falls Children's Home campus.
- We also worked with Good Samaritan Society Luther Manor to provide 25 residents with gifts from their wish lists.
- Our employees also raised \$920.00 with our Jeans Day donations to go to the East River Foster Parent Network.

If you have a donation request, you can visit our website at [servicefirstfcu.org/form/donation-request](https://servicefirstfcu.org/form/donation-request) and complete the request form.

## Free Financial Webinars

### January – Are You Financially Healthy

In this workshop you will understand what it means to be financially healthy – which is so much more than the one score everyone asks you about today – your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. You'll also get a chance to confidentially determine your own Financial Health Score and the steps you can take to improve that score. Visit [servicefirst.balancepro.org](https://servicefirst.balancepro.org) to enroll.

Session 1: Tuesday, January 11, 2022

Time: 12:30 p.m. CT

Session 2: Thursday, January 20, 2022

Time: 7:30 p.m. CT



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