



**SERVICE FIRST**  
FEDERAL CREDIT UNION

# FIRST THINGS FIRST

SERVICE FIRST FEDERAL CREDIT UNION NEWSLETTER

## July 2023

### Employee Anniversaries

- Dimitry - 1 Year on 7/3
- Stephanie - 5 Years on 7/9
- Austin - 1 Year on 7/11
- Travis - 14 Years on 7/13
- Nikki - 16 Years on 7/16
- Jenna - 7 Years on 7/18
- Jasmine - 4 Years on 7/31

### Email Scams

In today's interconnected world, email has remained an essential communication tool for both personal and professional purposes. However, this also presents a breeding ground for scams and fraud. Cybercriminals are constantly improving their craft in an attempt to exploit their unsuspecting victims. Your greatest defense is yourself! Below are two of the most common email scams.

Types of E-mail scams:

- Phishing Scams: Phishing emails aim to trick recipients into revealing sensitive information such as passwords, account details, or even social security numbers. They have become increasingly difficult to detect and often mimic financial institutions. These emails frequently contain harmful attachments or links.
- Impersonation Scams: Cybercriminals may impersonate a trusted individual or authority figure, such as a government official, bank representative, or even a friend or family member. These fraudulent emails often seek urgent financial assistance, exploiting the recipient's trust and emotional vulnerability.

While email scams and fraud continue to evolve, practicing vigilance and implementing protective measures can significantly reduce the risk of falling victim to these cybercrimes. By verifying email sources, exercising caution with attachments and links, and staying educated about the latest scams, you can safeguard your personal information and financial well-being. Remember, it's essential to maintain a healthy skepticism and trust your instincts when it comes to suspicious emails. Stay alert, stay informed, and keep your digital life secure.

## New Changes Are Coming To Service First

Changes are coming to the Main and Falls Landing branches of Service First. These changes are designed to help us better serve our members and improve our abilities to provide quicker and better service than ever before.

### Main Branch

The Main branch of Service First has some exciting upgrades coming to the drive through. You can expect a change that will enhance our current abilities with regards to member interactions and experience while also bringing our branch up to modern times.

### Falls Landing Branch

The changes coming to the Falls Landing branch of Service First are exciting and will help us integrate new technology to better serve our members. With the ever changing technology in the banking industry, we are excited to be able to include My Express Teller amongst our list of services. The Falls Landing branch teller line will be shifting over into our My Express Teller.

This will not affect any jobs within Service First as we will move some of our tellers over to My Express Tellers, where you will still be able to see and speak with them, not a robot. With My Express Teller you have the option to use it as an ATM, or interact with a live teller to complete any transactions you would at a traditional teller line. This change may cut down your time spent in the branch itself.



## Share Certificate

# 4.75% APY\*

For 12 Months

## Share Certificate Rates

Take advantage of our great Share Certificate rates. We have a rate of 4.75% APY for 12 months. Check out all of our rates at [servicefirstfcu.org/rates](https://servicefirstfcu.org/rates)



## DriveDown

DriveDown by Service First is an auto loan reduction program. With DriveDown, we will match or beat your current rate by up to 1% APR\*. You can learn more and apply at: [servicefirstfcu.org/drivedown](https://servicefirstfcu.org/drivedown)

\*When beating current rate, the adjusted rate may not go below the "floor rate" which ranges from 2.00% APR to 13.00% APR and varies according to credit score, term and year of vehicle. Offer applies to loans refinanced from other financial institutions. Current loans financed through Service First are not eligible for this offer. Anyone can apply. Subject to loan approval. See Service First staff for full details. Federally insured by the NCUA.



## Zelle

Zelle is a fast, easy, and safe way to send money with others you know. Zelle is available right from Online and Mobile Banking so you don't need to download anything new to start sending and receiving money! You can learn more about Zelle at: [servicefirstfcu.org/zelle](https://servicefirstfcu.org/zelle)



## Committed to Community

On Wednesday, June 14th, a group of Service First Employees volunteered with Habitat for Humanity. They spent the day hanging drywall and helping wherever they were needed. This group of employees showcases our strong commitment to serving our community.