

Bowling Green Locations:

1609 Campbell Lane

Monday-Friday 9 a.m. - 5 p.m.

Saturday 9 a.m. - 1 p.m.

Drive Thru:

Monday - Friday 8 a.m. - 5 p.m.

Saturday 8 a.m. - 1 p.m.

543 U.S. 31-W Bypass

Monday - Friday 9 a.m. - 5 p.m.

Drive Thru:

Monday - Friday 8 a.m. - 5 p.m.

WKU Campus

422 College Heights Blvd.

Monday - Friday 7:45 a.m. - 3:30 p.m.

Glasgow Location:

116 Ensminger Drive

Monday - Thursday 9 a.m. - 4 p.m.

Friday 9 a.m. - 5 p.m.

Drive Thru:

Monday - Thursday 8 a.m. - 4:30 p.m.

Friday 8 a.m. - 5 p.m.

Saturday 8 a.m. - 12 p.m.

800-759-8500 • www.SOCU.com

Follow Us:



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U.S. Postage Paid
Bowling Green, KY
Permit #28



At Service One Credit Union, Relationships Matter.

Save Time & Money with Service One

Are you spending money on gas to visit the branch?

You can do most everything online or on your Smart Phone:

- Deposit checks with Mobile Deposit*
- Pay bills with Bill Pay
- Get account updates with Home Branch – you can even set up account alerts to notify you when your debit card is used.

Did you know... you can withdrawal cash at most retail stores when checking out rather than going to an ATM? Stop wasting gas and take advantage of these features.

* Membership restrictions and standard carrier fees may apply. Some restrictions or requirements may apply to receive certain products or account privileges. Subject to change without notice.

Have Piles of Statements Laying Around the House?

Sign Up for E-Statements! Enjoy the convenience, reduce the clutter and keep your personal information secure! You can sign-up to receive E-Statements through Home Branch under the 'Online Services' tab. Save time and money – sign-up today!

Go Ahead... Cut up those other credit cards!

Save time and money by paying one monthly payment when you consolidate your other cards into a Service One Visa® Platinum Credit Card. Our card provides cash rewards and has no annual fee or balance transfer fee. Enjoy our low rates and apply today www.socu.com/loans/consumer.



Membership Matters

Save the Date: 2017 Annual Meeting

Our next Annual Meeting will be held on Tuesday, April 25, 2017 at the WKU Knically Conference Center. Make plans to attend to hear important information about your credit union. There will be drawings for CASH and PRIZES!

WKU Scholarship Opportunities

At Service One we are Serious About Students!

Do you have plans to study abroad during the 2017 summer semester? Apply for one of our Study Abroad Scholarships! This scholarship is only available for studying abroad during summer 2017 and CANNOT be rolled over to other semesters. Applications will be available online beginning January 23rd and must be submitted by March 31st.

Do you know a High School Senior that is preparing for college? Have them apply for one of our \$1,000 scholarships for future WKU college students! Beginning February 1st, we will be accepting applications from High School Seniors planning to attend WKU. Applications will be available online and must be submitted by March 31st.

Are you a returning WKU student? Apply for one of six (6) \$2,000 scholarships! Scholarship applications will be available online beginning April 3, 2017.

Do you Need a Business Loan?

Service One is your first stop for affordable business loans! We have partnered with Cooperative Business Services, LLC (CBS) to make business loans available to both members and businesses in our community. Let us help you realize your business potential!

- Purchase or refinance commercial real estate property
- Finance renovations or improvements to business owned property
- Expand your existing business
- Finance working capital or purchase equipment

This is another opportunity for Service One Members to realize their financial dreams. For more information about business lending services, contact Sean Riley at (502) 533-3136 or email sriley@cbscusco.com.

Closings:

President's Day - Monday, February 20th

Memorial Day - Monday, May 29th

Don't forget, our online Home Branch and My Deposit Mobile are available 24/7!



Federally Insured by NCUA



Get Financially Fit in 2017 with our great products and services!



Visa® Platinum Credit Card:

- *Low APR* on purchases for 12 months
- *No Balance Transfer Fee
- *Cash Back option available



Have vehicle loans at another lender?

Refinance them at Service One:

- *No payments for up to 90 days
- *No application fees
- *Low rates for new or used vehicles



Ready to buy a Home?

We have the perfect Home Loan for you:

- *Low rates
- *Low closing costs
- *Up to 100% financing with no PMI

* Annual Percentage Rate. Credit granting criteria applies. Membership restrictions may apply. Some restrictions or requirements may apply to receive certain products or account privileges. Subject to change without notice.

In the Community

Service One Donates \$6,900 to Hilltopper Athletic Foundation



Service One Credit Union is a proud partner with the Hilltopper Athletic Foundation. For over 50 years both the Hilltopper Athletic Foundation and Service One Credit Union

have served the WKU community. During the 2016 WKU football season, the Hilltopper Athletic Foundation and Service One Credit Union partnered to help raise funds for student-athlete scholarships. Service One donated \$100 for extra points and \$500 for field goals scored during each home game.

Want to join in the fun, contact the Hilltopper Athletic Foundation at 270-745-5321; let them know you are a proud Hilltopper fan and would like to donate money to the Foundation in support of student-athletes.

Service One Associates Volunteer at the Dream Factory Christmas Party

The Dream Factory of Bowling Green is a special organization that is near and dear to our hearts. Its main focus is to grant dreams to critically and chronically ill children. On Sunday, December 4th, several Service One associates volunteered to help decorate for the event and serve food to the dream families at the Dream Factory's annual Christmas Party. Associates said, "Seeing all the smiles and togetherness is what the season is all about. Helping this organization brings great joy and gratitude!"

Service One Presents a \$1,000 Check to The Center for Courageous Kids



Service One recently held its annual Shred Day event to help members and the community properly shred unwanted personal documents. During this event minimum donations

of \$5 were requested to benefit The Center for Courageous Kids, a Scottsville, KY based non-profit center which supports children with life-threatening illnesses. This event raised \$716 for this great organization. On Tuesday, November 29th, Service One supplemented the donations received and presented a \$1,000 check to The Center for Courageous Kids during #GivingTuesday.

This is another way Service One Credit Union shows its dedication to helping members realize their financial dreams.

GET NOTIFICATIONS WHEN YOUR DEBIT CARD IS USED

COMING SOON!

Pssst!

Your money's talking. Better listen. Sign up at www.socu.com to protect your accounts with Debit Card Alerts today!

2017 Annual Meeting

Now Accepting Applications

Two positions on the Service One Board of Directors will be filled at the upcoming Annual Meeting. To ensure full representation of the membership and to make certain no qualified potential candidate is overlooked, nomination applications will be accepted by close of business on March 3, 2017. The Service One Nominating Committee will be conducting in-depth interviews of all potential nominees who apply.

Board Nomination

If elected, nominee will accept this unpaid, volunteer directorship with all attendant responsibilities as stated in Chapter 286.6 of the Kentucky Revised Statutes.

Key Criteria:

1. Nominee must have been a member for a minimum of one year.
2. Nominee must be willing to participate in a volunteer training program.
3. Nominee must be a member in good standing.
4. Nominee is expected to be fully committed to the value a credit union brings to the entire community, it's members, and to learn and participate in the rules and regulations set forth by Credit Union regulators. The detailed duties and responsibilities of the Board and Supervisory Committee are available at www.SOCU.com/BOD
5. Nominee must be available for an interview at the Nominating Committee's discretion between March 17, 2017 and March 31, 2017.
6. Nominee understands that if elected this is a non-paying volunteer position.

Submit your nomination application online at www.SOCU.com/BOD

Paper forms will be provided upon request at any Service One branch. Completed forms must be submitted by close of business on March 3, 2017.

Calling All Volunteers

Service One is looking for volunteers who are interested in serving as a Supervisory Committee member. The Board of Directors appoints individuals to this important committee that works with the Board and credit union executives to provide guidance and oversight of the credit union's operations.

If you would like more information about serving in one of these important volunteer positions, please visit www.SOCU.com/BOD for more details.

2017 Annual Meeting: Save the Date!

Make plans to attend Service One's Annual Meeting on Tuesday, April 25th at WKU's Knicely Conference Center in Bowling Green.



Meeting attendees will be able to learn about upcoming events and promotions planned for 2017, as well as speak directly with our associates and members of the Board of Directors and Supervisory Committee. Arrive early for the reception to enjoy a delicious array of appetizers. As always, meeting attendees will receive an exclusive gift and can participate in the drawings for cash and prizes.

Reception: 5:30 pm – 6:00 pm

Business Meeting: 6:00 pm

Prizes: Immediately following the business meeting

(Must be present to win)

Don't forget to RSVP

Please join us for our Annual Meeting on Tuesday, April 25th. Simply complete and return this form to us no later than April 21, 2017. You can also make reservations by calling Lisa Sneed at 270-599-0520.

Name of Member: _____

Number of Adults: _____ Number of Children 13-17: _____

Number of Children 12 and under: _____

Return completed form by 4/21/2017 to:

Service One Credit Union
Attn: Lisa Sneed
P.O. Box 51770
Bowling Green, KY 42102-6770

3 Ways to get a Great Deal on a New Car

Does the thought of getting a new car give you an uneasy feeling? Understandably so, there is a lot that goes into buying a new car; the paperwork, the research and the salesmen! Make sure you are prepared before going into the dealership. By doing your homework before your visit, you come out ahead! Here are three tips that can make the process as smooth as possible:

1. Time the Market – Knowing when dealerships receive new inventory is a plus. They usually get new shipments in the winter months. What does this mean for you? Big savings! The salesmen are usually ready to make a great deal to move the inventory off the showroom floor. You can also find great deals at the end of the month, when sales staff are trying to meet their monthly sales goal.
2. Do your Research – Know the vehicle's going price for which you are shopping. If you have an auto to trade, know the trade in value by searching sites like National Automobile Dealers Association www.nada.com. This will prepare you for better negotiation.
3. Get Pre-Approved – Get pre-approved at Service One before stepping foot inside a dealership. We save you time and money, and give you the confidence of shopping for the right vehicle by knowing the amount you can spend. You will save money because we don't charge you an application fee.

Are you ready to seal a deal on your next vehicle? Call Service One at 270-796-8500 or visit www.socu.com to get the best rate for you. You'll have up to 90 days before your first payment is due. Service One Credit Union, where your Auto Loans belong!