

# Membership Matters

## Want to Win a 2018 Corvette?

We've partnered with the Hilltopper Athletic Foundation to sell tickets for a chance to win a 2018 Corvette or \$35,000. Tickets can be purchased at any of our Bowling Green offices for \$10 each. The drawing will take place at halftime of the WKU vs. UTEP football game on November 17, 2018. Get your tickets today!

## Traveling? Let Us Know!

If you are going out of the state or country, let us know. We're always watching for fraudulent charges. Be sure to let us know when and where you will be traveling to ensure your card transaction will not be rejected due to unusual or suspicious activity when you make purchases. You can call us at 270.796.8500 for more information.

## Need a Business Loan?

- Do you need an affordable business loan? We can help!
- Purchase or refinance commercial real estate property
- Finance renovations or improvements to business-owned property
- Expand your existing business
- 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 Greg Seaton at 270.904.0998 or email [gseaton@socu.com](mailto:gseaton@socu.com).

## Did you know you can change your Home Branch username and password?

After you log into Home Branch, visit the 'Member Service' tab at the top. From there you can change your username and password. You can even update your address and set account and overdraft preferences.

## Closings:

- Labor Day - Monday, September 3rd
- Columbus Day - Monday, October 8th

## WE MAKE CHOOSING A HOME LOAN *Simple & Easy!*

- Low closing costs & competitive rates
- Up to 100% financing with no PMI
- 10, 15, 20, and 30-year mortgage terms

COMPLETE YOUR APPLICATION TODAY AT [WWW.SOCU.COM](http://WWW.SOCU.COM)



## TIME FOR A NEW CAR?

### Rates as low as 2.39% APR\* NO payments for up to 90 Days!

Make Service One your first stop before buying a car. We will help get you the best rate with the least amount of hassle. Service One's Auto Loans have flexible rates and terms.

**Applying is easy online - [www.socu.com](http://www.socu.com), at a Service One branch, or at a participating auto dealership.**



\*Annual Percentage Rate. Rate may change at any time without notice. Membership eligibility applies. Rates subject to credit worthiness and term of loan. Loan promotion applies to new, used, or refinanced auto loans. Existing Service One loans are not eligible. No payment for up to 90 days. See a Member Service Consultant for complete details.



Federally Insured by NCUA

# In the Community

## Service One's Car Races in the All-American Soap Box Derby

The All-American Soap Box Derby is a family-fun youth sporting program. The primary goal of Soap Box Derby is to provide young boys and girls an opportunity to spend time with a caring adult as they build their racer, to teach lessons about sportsmanship and self-confidence, and to provide kids with the thrill of competing in a racer they built themselves.

The Bowling Green Kiwanis Club coordinates the Soap Box Derby and uses all proceeds from the event to benefit local and national charities focused on children; in keeping with the Kiwanis mission statement "Young Children: Priority One."

Service One sponsored a child to ride in the SOCU car this year. We were excited to have Jared (Peanut) Chandler as our driver! Jared is a first-time racer from Franklin, KY.



## Service One Credit Union Named in Top 200 Financial Institutions

DepositAccounts.com, a subsidiary of LendingTree, has released its list of the 2018 Top 200 Healthiest Credit Unions in America. Service One CU, 31st on the list, was ranked higher than all other Kentucky-based credit unions and banks.

"It is such an honor to have Service One recognized among the top 200 healthiest in America," said Service One CEO/President Rebecca Stone. "Being part of this list demonstrates our commitment to member excellence."

DepositAccounts.com evaluates the financial health of over 11,000 banks and credit unions in the United States once per quarter. To determine credit union ranking and recognition, DepositAccounts.com grades each institution on a number of factors, including capitalization, deposit growth, and loan-to-reserve ratios.

"We believe it is important to give consumers a way to evaluate the financial health of their institutions," said Ken Tumin, founder of DepositAccounts.com. "Our list empowers consumers to make informed decisions when selecting a financial institution."

For a complete listing of the 2018 Top 200 Healthiest Credit Unions in America, visit <https://www.depositaccounts.com/banks/health.aspx>.

## Service One Announces Recipients for its High School Senior Scholarships

Service One Credit Union is proud to announce the recipients of its 2018-2019 High School Senior Scholarships.

High School Seniors attending WKU, receiving \$1,000 each:

- **Asani Howard**, Senior at Glasgow High School
- **Cooper Veazey**, Senior at Bowling Green High School

High School Seniors attending SKYCTC, receiving \$1,000 each:

- **Mattie Williams**, Senior at Barren County High School
- **Andrea Gagen**, Senior at Allen County-Scottsville High School

**Congratulations to all our scholarship winners!**

## Service One Members and Associates Donate to Local Charity

Service One Credit Union completed its Donation Drive to benefit HOTEL Inc. recently. Each Service One location collected personal hygiene supplies to be used for area homeless or families in need.

As a community-based non-profit, HOTEL INC provides local citizens in need with pathways to stable housing, community resources, building relationships, quality food, and more.

Service One members and associates showed their generosity by donating enough personal care items to overflow a shopping cart. Service One's donation drive raised over 110 bars of soap, 87 razors, 74 toothbrushes, 42 tubes of toothpaste, among many other items such as body wash, laundry detergent and toilet paper.

# Security Tips for Mobile Banking



Enjoy the convenience of mobile banking while keeping your finances safe. Here are some practical steps you can take to protect your personal information and finances from criminals.

## Avoid public Wi-Fi

Never log in to your bank account using a public Wi-Fi network. While the “HTTPS” in front of a website URL offers some protection against hackers, there’s always the risk of someone obtaining your banking information through the public network. The only exception should be if you log in to your mobile banking account via a virtual private network or by using your cell phone’s network.

## Don’t follow links

Another helpful strategy is to always access mobile banking by typing in your financial institution’s website URL, rather than clicking on a link from an email. Make sure the financial institution’s URL changes from “HTTP” to “HTTPS” to indicate a secure connection. In addition, make sure that a locked padlock appears in the browser window; this shows the site you’re on is encrypted, as any legitimate mobile banking page should be.

## Guard your passwords

Avoid writing down or emailing yourself your banking login credentials. When you email yourself login credentials, all it takes is just one criminal to hijack your email account to obtain this personal data.

## Cache cleaning

Another threat to online banking security has to do with your browser’s cache. Since browsers keep a history of pages you’ve viewed — in case you want to visit a recently viewed page again — a criminal can easily crack into the cache to extract personal information. Be sure you regularly clean your cache to avoid this type of information breach.

## Remote access

Another practical way to enhance your mobile banking security is to make sure you can easily locate your phone if it gets lost. A lost phone could get into the hands of the wrong person — and so can your mobile banking information, especially if you allow automatic login options on your phone. To avoid this scenario, you can put a passcode on your phone to keep criminals out.

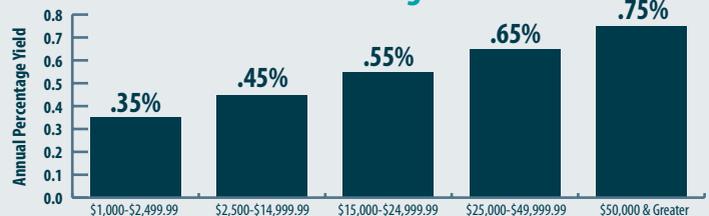
By applying these sensible strategies, you’re well on your way to protecting your personal information and financial accounts while managing your money online.

## Deposit Rate Increases

### Certificates of Deposit



### E.A.S.Y. Checking Account



### Savings Account



Annual Percentage Yield (APY) as of July 2, 2018 and subject to change. Minimum balance to open a Checking Account with dividends and no monthly service fee is \$1,000. Rate is subject to the balance tier and subject to change. Product offering may be withdrawn at any time. Fees and other conditions may reduce earnings of accounts, ask for details. For terms and conditions, please refer to account disclosure available at account opening and upon request. A penalty may be imposed for early withdrawals.

## Save the Date!



### SERVICE ONE SHRED DAY

Join us for our community shred day event that will be held at our

**1609 Campbell Lane Branch  
Saturday, September 22nd.**

Land Shark Shredding will be set up in the parking lot from 9 am to noon to properly dispose of your sensitive documents. Service One will be requesting a minimum donation of \$10 to benefit the Center for Courageous Kids (a world-class medical camping facility providing free and memorable camping experiences for children with life-threatening diseases and disabilities).

**Stop by to help us raise money for this worthy cause!**



Where you belong.

P.O. Box 51770 • Bowling Green, KY 42102-6770

**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**

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**Follow Us:**



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At Service One Credit Union, Relationships Matter.

# Save Time & Money with Service One

## Get Cash Back on the Spot with Your Service One Visa® Debit Card!

Save time and money with your Service One Visa® Debit Card. Don't travel across town looking for an ATM. Your debit card allows you to get cash back at the places you shop every day like grocery stores and drugstores. You'll love the flexibility your debit card provides you. Start getting cash back at the places you shop!

## Consolidate Your Student Loans

Have you graduated college and now all your student loans are due? Don't stress, save time and money by simplifying your finances. Start by consolidating your student loans into one low monthly payment. This will lower your monthly payments and give you more time to enjoy with your friends and family.

Are you still in college but need money to pay for tuition, books, or any other costs associated with your education? If so, a private student loan from Service One can help fill the gaps that scholarships, grants, and federal aid may leave behind. With low interest rates and no application fees, you could save hundreds of dollars a year by choosing a student loan from Service One.

Applying is easy! Just visit the 'Loan' section of our website, [www.socu.com](http://www.socu.com), and take care of everything online!

**FREE WIFI  
ZONE!**

**As a part of your membership, please enjoy free Wi-Fi when visiting any of our offices.**