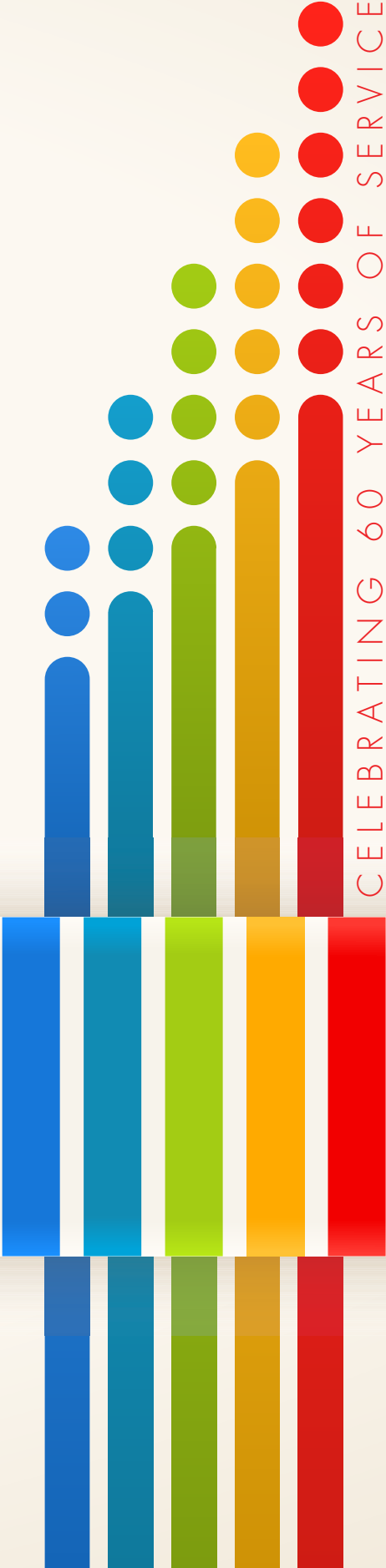


Service Credit Union 2016 Annual Report





Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



Additional coverage of up to \$250,000 is provided by Excess Share Insurance Corporation, the nation's largest private insurer for credit unions. This additional coverage is available for IRA and Trust Accounts.



David Hanchett,
Chair



David Van Rossum,
President/CEO

60 Years of Commitment to You,
Our Loyal Members.

CHAIR/CEO REPORT

In 1957, Service Credit Union was established to provide affordable credit to the Pease Air Force Base community. Eight individuals realized that pooling their resources together would enable members to have a better financial future.

Just as its founders did, the credit union continues to help our members achieve their financial goals whether it is owning a home, sending their children to college, growing their business or enjoying a healthy retirement.

Sixty years later, the credit union remains steadfast in serving not only the military but anyone who lives or works in New Hampshire and the Falmouth Massachusetts area. Service Credit Union continues to be a community-focused organization with close ties to the military, veterans and local charitable groups.

Service Credit Union has grown dramatically since 1957. In 2016, it reached an all-time high of \$3 billion in assets and more than 239,000 members. Shares and loans also reached record highs of \$2.45 and \$2.41 billion.

The Board of Directors is pleased to report that Service Credit Union achieved another year of strong performance. In 2016, \$17.6 million in dividends were paid out to members, our net worth to assets ratio was at 12.15% and loan delinquency ratio was at 0.27%.

As the credit union grows, we remain committed to our members. Your member-owned not-for-profit co-operative gives back to you in the form of lower loan rates, higher savings rates, greater access and up-to-date technology.

Focusing on member convenience, the credit union expanded its presence by opening a new branch inside Wildcat Stadium at the University of New Hampshire in Durham and merging

with Cheshire Health Federal Credit Union in Keene. It also continued to bring new products and services during 2016. It partnered with Sallie Mae to provide student loans, launched Samsung™ and Android™ Pay, introduced Real Estate Rehab Loans and offered CardValet®, a mobile app which lets members control debit and credit card usage.

It was with this mission in mind that the credit union introduced its business financial products and services in 2010. Since then, Business Services has been nationally recognized in the top 10% of lending credit unions.

In 2016, a comprehensive strategy was centered on commercial construction lending and a CUSO initiative which allowed for lending opportunities beyond its initial business lending footprint. Business Services experienced significant new loan production.

These initiatives were recognized by the CUNA Lending Council, who presented Service Credit Union with the CUNA Lending Council Excellence in Lending Award for its Business Services program. The Excellence in Lending Awards are presented annually to credit unions for exemplary lending practices.

The credit union Contact Center was honored with an Excellence Award from CUNA, which recognizes innovative solutions optimizing credit union performance.

Service Credit Union is committed to providing comprehensive and personalized financial solutions to support the growth and prosperity of our business communities. The credit union focuses on innovative and cutting-edge products, competitive rates and local decision making.

The credit union expresses sincere gratitude to our members for their commitment and trust.

LEADERSHIP

David Van Rossum,
President/CEO

Dan Clarke,
Chief Operations Officer

Patrick Harrigan,
Chief Risk Officer/General Counsel

Shari L'Italien,
Chief Internal Audit

Andrew McGeorge,
Chief Financial Officer

Satish Metha,
Chief Information Officer

Fawn Terwilliger,
Chief Lending Officer

Michael Bergeron,
Vice President - Logistics

Robert Drouin,
Vice President - Controller

Joanne Nadeau,
Vice President - Education/Human Resources

Michael Porter,
Vice President - Foreign Exchange

Philip von Streicher,
Vice President - Overseas Operations

Accurate as of 2.28.17



Board of Directors



**David Hanchett,
Chair**



**Joanne Whiting,
Vice Chair**



**James Fishbein,
Director**



**Clifford Taylor,
Director**



**Scott Wensley,
Director**



**Barbara Roberge,
Emeritus Director**

Supervisory Committee



**Joanne Whiting,
Chair**



**Michael McMahon,
Secretary**



**Lt. Col.
Donald Houldsworth,
USAF Ret.**



**Deborah
Sliney Schreck**



Thomas Lynch

Credit Committee



**William McDill,
Chair**



**Lt. Col. James
Lyn Walters,
USAF Ret.
Secretary**



David O'Connor



**CMSgt.
Raymond Drapeau,
USAF Ret.**



Ramey Sylvester

Accurate as of 1.31.17

VOLUNTEERS

Our Volunteers

As not-for-profit cooperative financial institutions, credit unions elect officials who volunteer their time and talent to serve the credit union. The credit union Board and Committee members are nominated from the membership at large, and voted on by the members at the annual meeting.

60 Years of Serving Members

As your credit union grows, it never forgets the members and local communities where it does business. Setting the standard for corporate citizenship, it embodies the credit union philosophy of “people helping people.”

In 2016, the credit union persevered in its commitment to provide basic needs to our communities and support service providers who do the same. The New Hampshire Food Bank received a donation and was the beneficiary of our annual food drive. Our Lebanon Branch launched its first ever coat drive to accompany food collections for local agencies, collecting hundreds of coats for children this winter. We also provided gift cards to military families overseas, in New Hampshire and on Grand Forks Air Force Base to help cover added expenses families struggle with over the holidays, especially when a parent is deployed.

In May, the credit union was proud to participate in the unveiling ceremony of the War on Terror Memorial in the Veterans Cemetery in Boscawen, NH for which it was the founding donor. Also this past spring, the credit union hosted the Salute our Soldiers Gala to raise money for Veterans Count, an organization providing emergency financial assistance to military and veterans. The credit union supported the Landstuhl Fisher House which provides a home away from home for families with loved ones recovering from injuries.

Over the summer, Service Credit Union sponsored many 4th of July events across its New Hampshire and Germany footprints. The credit union sponsored the Pack and Boots race in Strawberry Banke in Portsmouth

which culminates in the observance of 100 immigrants becoming American citizens. Fireworks celebrations were at the center of sponsored celebrations in downtown Portsmouth, Fisher Cat Stadium in Manchester, Concord, Somersworth and in Gorham where we also lead a 4th of July parade down Main Street with our patriotic train.

The holidays are always an important time for giving at Service Credit Union. As the year was drawing to a close, the credit union ran a toy drive that gathered an unprecedented amount of toys for the Marine’s Toys for Tots program. Food drives continued in cooperation with local radio stations and with the University of New Hampshire Athletics teams. The credit union was again honored to host several holiday meals including a dinner for soldiers with the USO in Kaiserslautern Germany, and a holiday luncheon and awards ceremony at the 157th Air Refueling Wing in Portsmouth, New Hampshire.

As a leader in financial literacy, Service Credit Union believes that teaching money management is a key component in helping members, in every stage of life, achieve financial freedom. Whether it’s providing BALANCE™ Financial Fitness program, running the youth financial education program, CU4Reality or offering the Military Saves program, the credit union is committed to helping our members become financially secure and independent.

Thanks to our loyal members for helping your credit union prosper, give back to the local communities and offer financial literacy programs.



Highlights from 2016

January

Company LinkedIn Page
CardValet
USO Warrior Center Potluck Dinner
Welcome Warthogs

February

Make A Wish Sweet Thank You Visits
USO 75th Anniversary
American Heart Association National Wear Red Day
Air Force Annual Awards Banquet

March

ASMC European Regional PDI
Month of Military Child

April

Manchester Grand Re-Opening
Real Estate Rehab Loans
Service Member of the Year Award
Volunteer Recognition Ceremony

May

Riverwalk Fractional Share Loans
AWAG Conference
Military Spouse Appreciation Day
Landstuhl Fisher House Presentation/Donation

June

Service Credit Union Heritage Park - Berlin, NH
Sallie Mae Student Loans
Mobile Apply for a Loan
AUSA Army Birthday
Summer Reading Program

July

Service Credit Union Blood Drive
Seacoast Salutes
AUSA Presentation

August

UNH Wildcat Branch Opens
USO Dinner
Diversity Day
USO Sun and Fun day

September

Service Credit Union Victory Club Grand Opening - UNH
Air Force Birthday
Ramstein Welfare Bazaar
Air Force Ball

October

Cheshire Health Federal Credit Union merger
Service Credit Union Live Free Country Music Festival
Retiree Appreciation Day
International Credit Union Day

November

CUNA Excellence in Lending Award - Business Lending
Thanksgiving Gift Card Donations
USO Thanksgiving Dinner

December

Android/Samsung Pay
Service Credit Union Blood Drive
Christmas Gift Card Donations
Landstuhl Fisher House Donation
Holiday Parades



I started in June of 1986 in what was then called Collections, then moved over to Loans. My willingness to help and work hard helped me excel, even with no branch experience. Mr. David Morgan offered me the opportunity to be Assistant Manager and I accepted. So I thank Mr. Morgan for seeing the potential in me and for others allowing me to grow within the organization! 30 years later I am still here and enjoying my new role in HR! **NEVER GIVE UP BELIEVING YOU CAN DO IT!**

– Sandra Campbell | OS Human Resources

In 1978, I was fresh out of college, job hunting. My dad saw his friend Rod Brock at a LIONS Club meeting. He asked if there were any jobs at the credit union for his daughter. There were! My job turned into a career. Everett “Stoney” Stone, Don Desmond and Barbara Roberge immediately come to mind as very kind, caring role models and mentors. I’ve had several positions in 38 years, one of the most enjoyable was being the first trainer in Germany and then Stateside. The position I have now as the manager of financial education, is the most rewarding. **I AM PROUD THAT THE CREDIT UNION PROMOTES FINANCIAL EDUCATION IN OUR COMMUNITIES AND I AM A PART OF IT.**

– Nancy Layton | Education

After graduating from high school, I searched for a career that would offer opportunities for advancement, great benefits, and the necessary income to support a family. I resided overseas at the time and worked on Ramstein AFB. In 1988, I submitted an application for employment at the Overseas HQ of Service Credit Union and was hired shortly thereafter as a Marketing Assistant. Over time, I advanced to various other positions and finally to the one I hold today, Vice President of Foreign Exchange. It is with great pride that I share this story and the fact that, Service Credit Union and its Board of Directors has always had a vested interest in the growth of the organization, its employees, and membership. **BEING PART OF THIS FINE ORGANIZATION AND CONTRIBUTING TOWARD ITS FUTURE SUCCESS GIVES ME GREAT SATISFACTION.**

– Michael Porter | Foreign Exchange

Since joining SCU in 1988, it has been my good fortune to work with an exceptional group of people to support an exceptional group of people: US military members and their families. We form very close connections to our members within the ‘Little America’ environment of our overseas bases. We meet them everywhere we go when shopping at the same Commissary facilities; at the same PX; at the same gas stations; or eating lunch in the same facilities. Military spouses, veterans and retirees make up a major portion of our work force. **THE UNDERSTANDING AND EMPATHY WE FEEL FOR THEM AND THE TOUGH JOBS THEY DO MAKES OUR OVERSEAS TEAM UNIQUELY QUALIFIED TO SERVE OUR MILITARY MEMBERSHIP.**

– Philip von Streicher | OS Operations

Years ago we had Christmas parties overseas with all the bosses. During those parties we gave them joke gifts. One year I was helping with the planning of our gifts and said I would work on Mr. Rich Tolle’s gift. Mr. Tolle was an avid whistler. During a course of a day you will hear him whistle a tune; and he had many. While in the Army I was a graphic artist so I decided to make an album cover with a photo of Mr. Tolle enlarged to album size. The title was *Mr. Tolle’s Greatest Hits* and listed some pretend titles. **EVERYONE LOVED IT EXCEPT MAYBE MR. TOLLE. I LEARNED A GREAT DEAL THROUGH WORKING WITH HIM.**

– Greg Harkness | OS Logistics and Security

I grew up in a military family with both my Mom and Dad serving in the Air Force, so having the opportunity to work at “Service Federal Credit Union” on Pease Air Force Base was an honor. I was hired in 1976 as a loan clerk (with no college education) by Don Desmond and mentored by Everett Stone. I will forever be grateful for their mentorship and “fatherly” advice. I spent the majority of my career at SCU in the branch network, first at Pease then as Manager of the Portsmouth Branch. In 1987 I became the first Manager of the newly created Phone Center. Currently, I am using my years of experience in the Education Dept. **SERVICE CREDIT UNION HAS GROWN SIGNIFICANTLY OVER MY 40 YEAR CAREER AND I AM PROUD TO HAVE BEEN PART OF THAT GROWTH.**

– Laura Grondin | Education

Loan Portfolio (12/16)

Portfolio does not include CHMC Loans



- 53%** Auto Loans
- 31%** First Mortgages
- 6%** Unsecured Loans
- 5%** Credit Cards
- 3%** Other Real Estate
- 2%** Other Loans

In 2016, the total loan portfolio at the credit union is \$2.4 billion with 53% in auto loans, 31% in first mortgages, 6% in unsecured loans, 5% in credit cards, 3% in other real estate loans and the remaining 2% in other loans or recreational vehicles.

Credit Committee Report

Service Credit Union, like all credit unions, was established to promote thrift and provide a convenient place for members to borrow at reasonable rates. In order to accomplish these objectives, your Board of Directors establishes lending policies and charges the Credit Committee with the responsibility of implementing these policies and overseeing lending operations.

Meeting the financial needs of our members and encouraging them to use credit wisely, while maintaining a high-quality loan portfolio, provided the impetus behind our outstanding loan growth. During 2016, your credit union had a total outstanding principal balance of \$2,413,282,911, which showed a 10% portfolio increase from 2015.

As we look to the future, be assured that we will continue to maintain our commitment to provide a wide range of superior credit services that are responsive to members' needs, while preserving the safety and soundness of your credit union.

William McDill
CREDIT COMMITTEE CHAIR

Supervisory Committee Report

Your Supervisory Committee is elected by the membership in accordance with New Hampshire State Law and your credit union's bylaws to ensure that the credit union conducts its operations and activities in a safe and fiscally-prudent manner. It also acts as your representative, answering all communications regarding credit union policies and services, to help Service Credit Union fulfill its mission of providing financial service that is responsive to its members' needs.

The Supervisory Committee also ensures that audits are accomplished on a regular basis and that established internal controls effectively maintain and protect the credit union and its members, management and employees. Service Credit Union employs an internal auditing staff to monitor day-to-day operations through audit and review. The Supervisory Committee consults with these staff members to ensure the continued integrity of the credit union's finances and reporting systems.

The comprehensive annual audit required by federal and state law was performed based on the September 30, 2016 financials by Wolf & Company of Boston, Massachusetts. After reviewing the results of our annual audit, as well as many additional reports and financial documents, we confidently state that Service Credit Union continues to maintain the highest possible level of financial standards. We will remain vigilant representatives of our members' interests, ensuring Service Credit Union's financial soundness, as your credit union continues to provide you and your family with the highest level of member service.

Joanne Whiting
SUPERVISORY COMMITTEE CHAIR

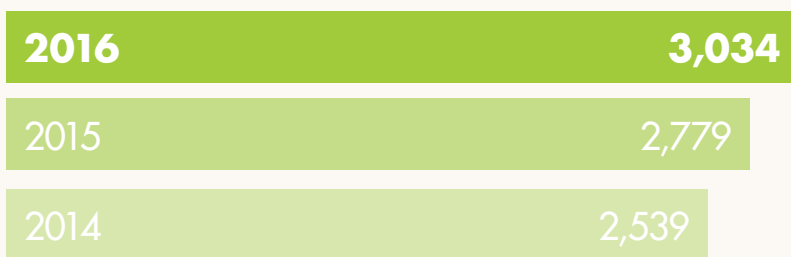
SHARES (IN MILLIONS)



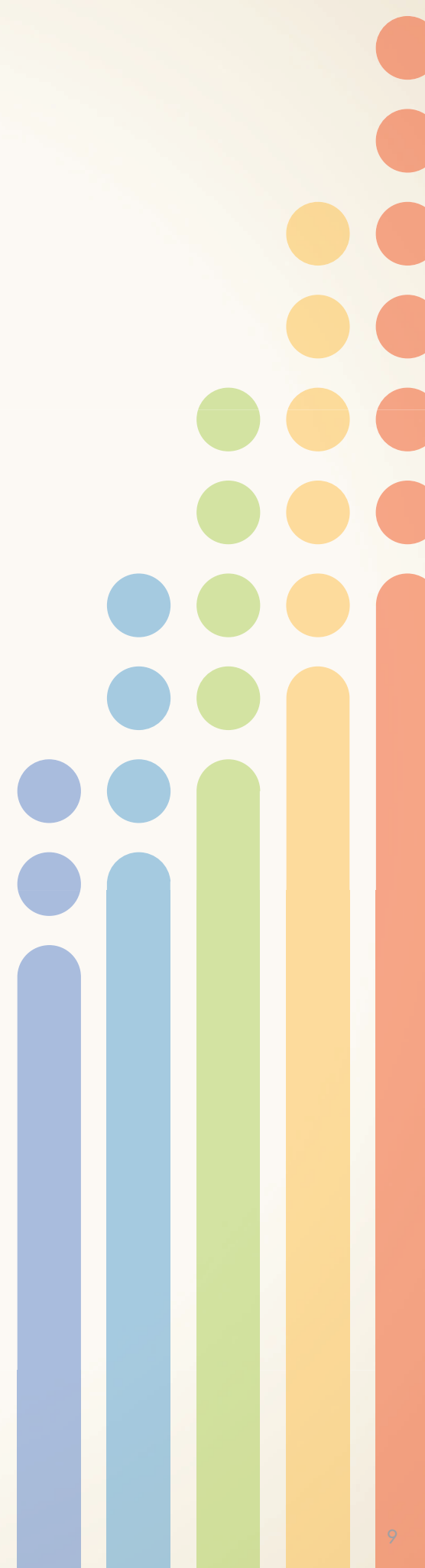
LOANS (IN MILLIONS)



ASSETS (IN MILLIONS)



MEMBERS (IN THOUSANDS)



Statement of Reserves and Retained Earnings

	Statutory Reserves	Unappropriated Retained Earnings	Unrealized Gain or Loss on AFS	Other Comprehensive Income	Total
Balance 12/31/15	\$16,980,903	\$328,799,067	(\$577,844)	(\$11,726,057)	\$333,476,068
Transfers:					
Unrealized Gain/Loss AFS			\$169,435		\$169,435
Net Income		\$22,347,755			\$22,347,755
Fas 158 Pension Adjustment				(\$3,044,756)	(\$3,044,756)
Cheshire Health 12/31/16	\$62,222	\$225,011			\$287,233
Balance 12/31/16	\$17,043,124	\$351,374,106	(\$408,409)	(\$14,770,813)	\$353,238,009

Classification of Loans Outstanding

Degree Of Delinquency	Number	Amount	Other Assets	Adjusted Delinquency
Current	143,936	\$2,367,888,949	\$0	\$2,367,888,949
Less Than 2 Months	2,711	\$36,537,724	(\$222,688)	\$36,315,036
2 To Less Than 6 Months	554	\$6,732,612	(\$668,888)	\$6,063,724
6 To Less Than 12 Months	5	\$464,078	\$0	\$464,078
Total Loans	147,206	\$2,411,623,362.34	(\$891,576)	\$2,410,731,787

Unaudited. Classification of Loans Outstanding does not include CHMC Loans

Treasurer's Report

The annual report to the membership contains complete statements of Service Credit Union's financial condition, income, reserves, and retained earnings for 2016.

We are pleased to report that loans, shares and assets are at exceptional levels. These financial results show that 2016 was a very successful year for your credit union and clearly demonstrate our overall financial strength.

Your money is very safe and secure at your credit union where our members have never lost a penny, but have prospered through their wise saving and prudent, conservative investments and borrowings with Service Credit Union.

Share accounts are insured up to \$250,000 with an additional \$250,000 insurance available for IRA and Trust accounts. Service Credit Union is "dual chartered" meaning that we follow state and federal laws pertaining to operations and comply with both New Hampshire and federal financial regulations and undergo regular state, federal, third-party CPA and internal examinations. Your credit union has been consistently rated highest in safety and soundness. In fact, Service Credit Union consistently received the highest ratings from the nation's leading independent provider

of ratings and analyses of financial services companies. Your credit union has flourished over the years due to your confidence and patronage. Service Credit Union belongs to you.

Your credit union is the largest in New Hampshire and the 59th largest of the nearly 6,000 credit unions in the United States.

Service Credit Union has truly and wholeheartedly invested in improving the financial well-being of its members.

In summary, the strong commitment and expertise of your Board of Directors, Supervisory and Credit Committees and our professional management team ensures that Service Credit Union remains a sound financial institution in which to invest and borrow.

Your credit union is safe and strong with unparalleled global access and unmatched 24/7 member service.

David Van Rossum
TREASURER

LOANS OUTSTANDING
up **10.11%**
at \$2.41 billion

AUTO LOANS
up **3.77%**
at \$1.2 billion

SHARE CAPITAL
up **11.83%**
at \$2.5 billion

TOTAL ASSETS
up **9.20%**
at \$3.0 billion

TOTAL RESERVES AND
UNDIVIDED EARNINGS
up **6.55%**
at \$368 million

MEMBERS EARNED
\$17,551,237
in dividends in 2016

Statement of Financial Condition

Assets	2015	2016
Cash & Cash Equivalents	\$174,810,515	\$277,375,082
Investments		
(Net of Market Rate Adjustment)	\$236,941,094	\$178,650,909
Loans to Members		
(Net of Allowance for Loan Losses)	\$2,198,170,749	\$2,421,553,071
Accrued Interest Receivable	\$5,585,005	\$6,226,044
Property & Equipment		
(Net of Accumulated Depreciation)	\$89,867,368	\$87,279,792
Other Assets	\$73,317,363	\$63,217,091
TOTAL ASSETS	\$2,778,692,093	\$3,034,301,988
Liabilities & Equity		
Notes & Interest Payable	\$208,383,029	\$183,282,961
Dividends Payable		
Other Liabilities	\$39,974,284	\$41,533,607
Total Liabilities	\$248,357,313	\$224,816,568
Member Accounts	\$2,196,858,712	\$2,456,247,411
Reserves	\$16,980,903	\$17,043,124
Undivided Earnings	\$328,799,067	\$351,374,106
Gain/Loss AFS Investments	(\$577,844)	(\$408,409)
Gain/Loss FAS 158 Pension	(\$11,726,057)	(\$14,770,813)
Total Equity	\$2,530,334,780	\$2,809,485,420
Total Liabilities & Equity	\$2,778,692,093	\$3,034,301,988

Statement of Income

Interest Income	2015	2016
Interest On Loans	\$73,147,065	\$83,271,603
Interest On Investments	\$4,783,739	\$4,538,207
Interest Expense		
Dividends	\$15,326,027	\$17,551,237
Interest On Borrowed Funds	\$3,445,217	\$3,385,778
Provision For Loan Losses	\$5,444,778	\$8,020,611
Net Interest Income	\$53,714,782	\$58,852,185
Operating Expenses		
Compensation And Benefits	\$48,356,442	\$49,824,891
Office Operations And Occupancy	\$23,965,336	\$25,616,179
Other	\$24,386,462	\$26,910,352
Other Operating Income	\$62,847,509	\$64,552,025
Non-Operating Income		
Gains/Losses	(\$1,202,586)	\$1,294,965
Net Income	\$18,651,465	\$22,347,755

NEW HAMPSHIRE Traditional

Bedford.....	14 Colby Court.....	603.629.9898
Berlin.....	200 Coos Street.....	603.752.2750
Contact Center.....	3003 Lafayette Road, Portsmouth.....	800.936.7730
Durham.....	UNH Wildcat Stadium.....	603.868.1425
Exeter.....	109 Epping Road.....	603.418.0234
Franklin.....	886 Central Street.....	603.934.6323
Hampton.....	887 Lafayette Road.....	603.926.5653
Keene.....	403 Winchester Street.....	603.352.0475
Keene.....	Cheshire Health Medical Center.....	603.354.6566
Lancaster.....	148 Main Street.....	603.788.4450
Lebanon.....	Dartmouth Hitchcock Medical Center.....	603.650.7053
Lebanon.....	225 Mechanic Street.....	603.448.9620
Nashua.....	337 Amherst Street.....	603.883.8883
Newington.....	Tycos Not open to the general public.....	603.436.6100 Ext. 284
Pease ANG.....	153 Newmarket Street Military ID cardholders only.....	603.422.0442
Pease Int'l Tradeport.....	14 Manchester Sq. Suite 190.....	603.436.0537
Portsmouth.....	2032 Lafayette Road.....	603.422.8340
Rochester.....	90 South Main Street.....	603.335.3940
Salem.....	158 North Broadway.....	603.893.4377
Somersworth.....	15 Penny Lane.....	603.692.5620

NEW HAMPSHIRE In-Store Walmart OPEN 7 DAYS

Amherst.....	85 NH 101A.....	603.249.9532
Concord.....	344 Loudon Road.....	603.225.0601
Derry.....	11 Ashleigh Drive.....	603.434.3555
Epping.....	35 Fresh River Road.....	603.679.5187
Gorham.....	561 Main Street.....	603.752.0020
Hinsdale.....	724 Brattleboro Road.....	603.336.5212
Hudson.....	254 Lowell Road.....	603.579.5423
Manchester.....	725 Gold Street.....	603.669.6546
Newington.....	2200 Woodbury Avenue.....	603.431.2764
Plymouth.....	683 Tenney Mountain Highway.....	603.536.1408
Portsmouth.....	2460 Lafayette Road.....	603.436.1901
Rochester.....	116 Farmington Road.....	603.332.2043
Salem.....	300 North Broadway.....	603.898.0166
Seabrook.....	700 Lafayette Road.....	603.474.0950
Somersworth.....	59 Waltons Way.....	603.692.5435
Tilton.....	33 Sherwood Drive.....	603.286.9600

MASSACHUSETTS

Falmouth.....	199 Worcester Court.....	508.548.8877
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NORTH DAKOTA

Grand Forks Air Force Base.....	589 Holzapple Street.....	701.594.3347
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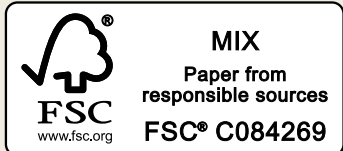
GERMANY

Ansbach.....	Bldg. 5823.....	09802.8680 or DSN 467.2556
Baumholder.....	Bldg. 8669.....	06783.999.9860 or DSN 485.7109/6226
Contact Center.....	Bldg. 2762, Kapaun Air Station.....	0631.351.2030/ 00800.4728.2000 or DSN 489.7640/7650
Garmisch.....	Bldg. 9901.....	08821.730.3600 or DSN 440.3373
Grafenwoehr.....	Bldg. 148.....	09641.926.790 or DSN 475.9050
Hohenfels.....	Bldg. 335.....	09472.911050 or DSN 466.4157
Kleber.....	Bldg. 3226.....	0631.340.4085 or DSN 483.7940
Ramstein.....	Bldg. 2410.....	06371.463.9600 or DSN 480.5556/2425
Ramstein KMCC.....	Bldg. 3336, Suite M 20.....	06371.613690
Sembach.....	Bldg. 147.....	06302.92400.0
Spangdahlem.....	Bldg. 174.....	06565.616011 or DSN 452.6674/6011
Stuttgart.Panzer.....	Bldg. 2915.....	07031.8194333 or DSN 431.3237
Stuttgart.Patch.....	Bldg. 2325.....	0711.686.87580 or DSN 430.7194/8181
Vilseck.....	Bldg. 224.....	09662.700280 or DSN 476.2839





For more information on Service Credit Union products or services,
visit your local Service Credit Union branch, call us 24/7 at 800.936.7730 (U.S.)
or 00800.4728.2000 (Int'l), or go to servicecu.org.



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