



# MATTERS

### Main Office

423 E. Court Avenue, Des Moines  
Lobby & Drive-Up Hours:  
8AM-5PM M, T, W, F  
9AM-5PM Thursdays

### Urbandale Office

3743 86th Street, Urbandale  
8AM-5PM M, T, W, F  
9AM-5PM Thursdays



**NEW LOCATION  
NOW OPEN**

515.243.2677 • 800.539.1621  
Fax: 515.243.1143 - Court Ave.  
email: info@servecu.org  
www.ServeCU.org



## MARK YOUR CALENDARS

### Monday, October 8

All offices closed for Columbus Day.

### Thursday, October 18

Join Serve CU in celebrating International Credit Union Day!

### Monday, November 12

All offices closed in observance of Veterans Day.

### Thursday, November 22

All offices closed for Thanksgiving.

### Monday, December 24

All offices will close at 2pm for Christmas Eve.

### Tuesday, December 25

All offices will be closed for Christmas Day.

### Tuesday, January 1

All offices will be closed for New Year's Day.

## Five Reasons To Open A Money Market Account

By Troy Gould, Chief Financial Officer



Are you looking for a place to park your savings? Do you need an account that blends accessibility with a high rate of return?

Look no further! Serve Credit Union's Money Market accounts offer convenient features with an attractive rate of return to help your money grow. You'll earn a handsome return on your money without the risk of the stock market or the restrictiveness of a Share Certificate account.

Most Money Market accounts have a minimum balance requirement. Here at Serve, you can open a Money Market account with as little as \$2,500. As long as you keep your balance from falling below \$2,500, there won't be any fees or penalties.

Here are 5 reasons to open a Money Market account:

- 1.) Security – Funds in your Money Market are insured by the NCUA up to \$250,000. This means you can keep a large sum of money in your account without the risk of losing it to a market crash or a poor choice of investment.
- 2.) Accessibility – Money Market accounts have no maturity date. You are free to access the funds in your account at any time, typically without penalty. If you have a Serve Money Market account, you can make up to [6] withdrawals from your account during each statement cycle.  
  
Because of their accessibility, Money Market accounts are perfect for those large, occasional expenses like tuition payments, emergency household repairs and unexpected medical fees.
- 3.) High interest rates – Money Market accounts offer a rate of return that surpasses your typical savings account. Here at Serve, our Annual Percentage Yield for Money Market accounts is as high as .85% APY (as of 8/1/18).  
  
Give your money its best chance at growth!
- 4.) Account benefits – Like every account here, your Money Market account comes with loads of benefits and attractive features. There is no monthly maintenance charge for your Money Market account. We also won't charge you a fee for accessing your money via an ATM (As long as the ATM is in the Privileged Status Network).
- 5.) Personal checks and debit card access – Money Market accounts offer flexibility. In fact, the funds can be easily transferred to your checking account. Then, you're free to use the funds to make payments by writing personal checks or using your debit card.

Open a Money Market today, here are our current rates:

\$2,500-\$24,999.99	- .70% APY*
\$25,000-\$49,999.99	- .75% APY
\$50,000-\$99,999.99	- .80% APY
Over \$100,000	- .85% APY

*\*Annual Percentage Yield is accurate as of 8/1/2018 and is subject to change without notice. \$2,500 minimum balance required to obtain stated APY. Federally Insured by NCUA. Fees could reduce earnings. Terms and conditions apply. Interest compounds daily and is credited monthly.*

**YOUR VOLUNTEER BOARD OF DIRECTORS**

William Arce    Mike Morgan  
 Dale Bruce    Kevin Schneider  
 Eric Hartman    Dave Smith  
 Jason Haigh    Ben Warren  
 David Ness    Brad Wells  
 Brian Peppmeier

Thank you for your service!

**CD Special! 2.43% APY\* 14 months**

For a limited time only Serve Credit Union is offering a special Term Share CD of 2.43% APY for 14 months! Open your Term Share CD Special today with a minimum of only \$1,000. Since this is a special rate we are asking you to stop in to any branch location to open this account, feel free to whistle all the way to higher earnings with Serve Credit Union!



*\*Annual Percentage Yield is accurate as of 10/1/2018 and is a special rate subject to change without notice. \$1,000 minimum balance required to obtain stated APY. Federally Insured by NCUA. New money only. Fees could reduce earnings. Penalty for early withdrawal. Terms and conditions apply. Interest compounds daily and is credited monthly and at maturity.*

**PRODUCT SPOTLIGHT:**  
**Holiday Line-of-Credit!**

Holiday shopping and budgeting can be stressful, not to mention expensive! If only there was a product that could help you keep the holiday spirit without the post holiday blues...

Enter Serve Credit Union's popular Holiday Line-of-Credit!

This unique option allows you to pay for your holiday expenses without racking up high interest credit card debt. The Holiday Line-of-Credit is also easier and more convenient, here's how it works!

Simply apply online at [www.servecu.org](http://www.servecu.org) for the "Holiday Line-of-Credit". Enjoy a rate as low as 8.99% APR\* when you set up your line in November or December 2018. You can borrow up to \$2,000 transferring these funds right into your checking account as needed. Only use what you need.

*\*Annual Percentage Rate. Lines offered with qualified credit. Only one per member. Payment example: Pay just \$105.61 per month for every \$1,000 borrowed when paid off by October 31, 2019. Offer expires 12/21/2018.*

**Save the Date - 88th Annual Meeting Set for February 28, 2019**

All members who are interested in running for the Serve Credit Union Board at our 88th Annual Meeting should contact Jami Weems at 515-243-2677 or visit our website ([www.servecu.org](http://www.servecu.org)) for an application. To qualify you must be a member in good standing and 18 years of age or older.



*\*Annual Percentage Rate. Offer available on new purchases only starting October 1, 2018 through December 31, 2018. Not all borrowers will qualify. Serve credit card must be in good standing. Loans offered with approved credit and subject to credit history. Offer expires December 31, 2018, then rates as low as 8.90% APR. See credit union for full details and disclosures.*

**MEET OUR TEAM MEMBER...**

**ELAINE**

URBANDALE BRANCH MANAGER



Help us in welcoming Elaine Anderson to the Serve CU team.

"I'm very happy and excited to be part of the Serve Credit Union family. I have spent many years in the credit union world, and I think we really make a difference in people's lives! I'm excited to get to know our members, welcome new members to the credit union, and provide new products and services to our membership!"

**2018 Fall Tailgate Wrap-up!**

Thank you to the over 330 Serve CU Members and guests for attending this year's Fall Tailgate event. We know the weather was not very cooperative but like true tailgaters we made it work.



Congratulations to our prize winners and thank you again for helping to make our 12th Annual Fall Tailgate Event a success!



Here's hoping for sunshine in 2019!