



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

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



MARK YOUR CALENDARS

Monday, Oct. 14th

Closed for Columbus Day

Thursday, Oct. 17th

International Credit Union Day

Monday, Nov. 11th

Credit Card Conversion

Monday, Nov 11th

Closed for Veteran's Day

Thursday, Nov 28th

Closed for Thanksgiving

Tuesday, Dec. 24th

Close at 2 pm for Christmas Eve

Wednesday, Dec. 25th

Closed for Christmas

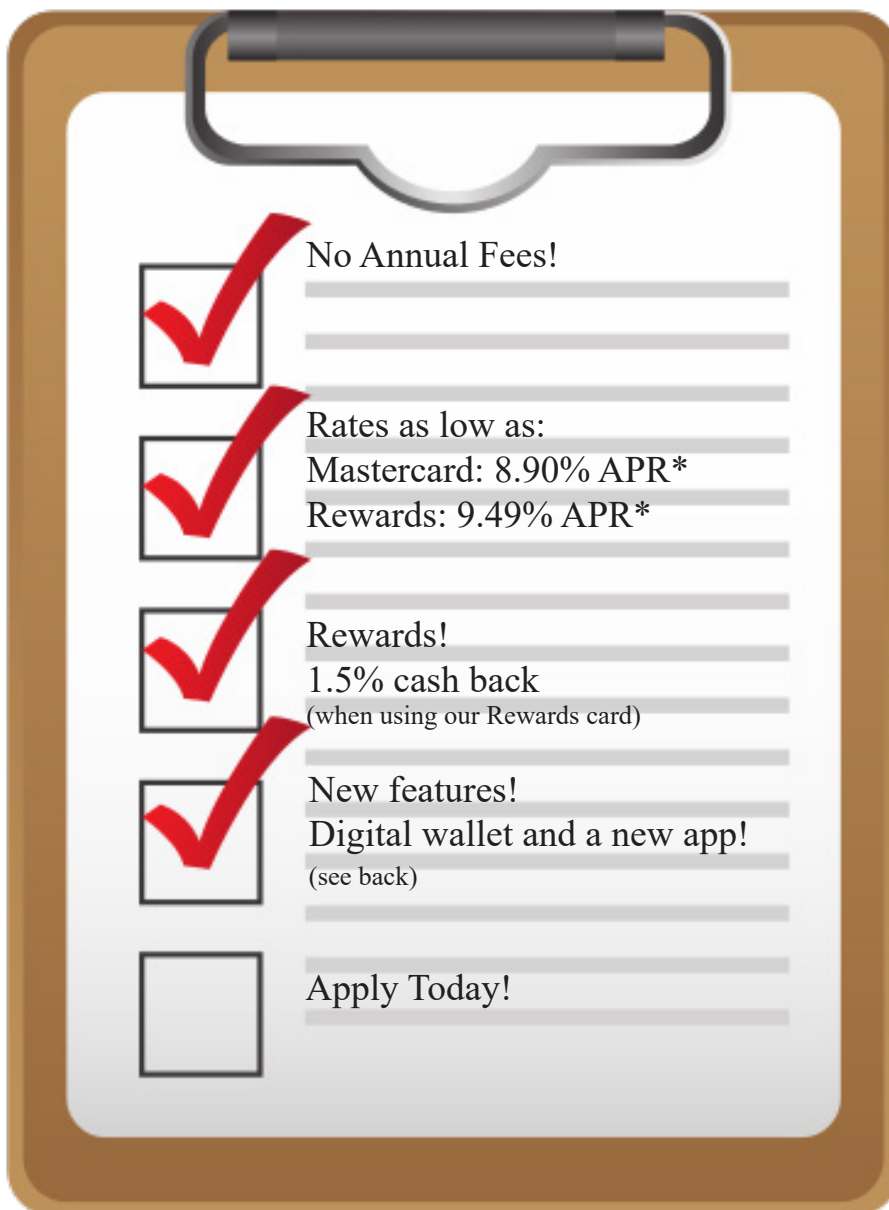
Wednesday, Jan. 1st

Closed for New Years

OUR CURRENT LOAN RATES

All rates listed as low as.
New Autos: **3.24%** APR*
Used Autos: **3.49%** APR
Motorcycles: **4.49%** APR
Boats: **4.49%** APR
RV's/Campers: **4.49%** APR
Imagine Loans: **8.40%** APR
**All loan rates and approval are subject to term, collateral and credit history. APR=Annual Percentage Rate. See credit union for details. Rates as of 1/11/2019 Subject to change.*

Why a Serve Credit Union credit card is the right swipe for you!



*Annual Percentage Rate is based on creditworthiness. Cash advance fees: up to \$5.00 for each cash advance. Foreign transaction fees: 1% of each transaction in US dollars. Cashback rewards are calculated by multiplying each eligible net purchase by 1.50%. Cash rewards are not earned on finance charges, fees, cash advances, balance transfers or any other increases other than purchases. Cash rewards will only be rewarded on cards in good standing.

**YOUR VOLUNTEER
BOARD OF DIRECTORS**

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

Thank you for your service!



We are so excited to announce that Apple, Samsung and Google pay will all be available on our new debit and credit cards!

Whether you're a die-hard Apple fan, or a devoted Samsung supporter, digital wallets are an efficient, secure* way to pay! Download their app, link your Serve Credit Union debit or credit card and start leaving your wallet at home!

*these payment methods use a process called *tokenization*, which offers added security!

**“Life is about making an impact,
not making an income.”**

We have been very busy outside of our four walls, doing what we can to make the credit union difference in our community and with our members! Here is just a small glimpse of what we have been up to this summer!

- June:
 - Celebrated with over 100 members at our 1st Annual Member's Day Out!
 - Served lunch at the IASRO Conference
 - Volunteered at the O'Donnell and Friends Open
- July:
 - Helped sponsor "Summer City Hoops" with DMPD
 - Sponsored a local high school student to attend a furthering education program
 - Sponsored a team and a hole at Norwalk PD's golf outing
- August:
 - Sponsored and worked a booth at Urbandale PD's National Night Out
 - Volunteered at Credit Union Day at the Iowa State Fair
 - Donated over 450 school supplies and an additional \$150.00 to Des Moines and Urbandale Public Schools with the help of our members!
- Sept:
 - Celebrated with 100's of members at our annual Fall Tailgate
 - Helped sponsor and volunteer at the Iowa Crisis Negotiator's conference

MEET OUR TEAM MEMBER...

MYRANDA KARNOWSKI

LOAN OFFICER, COURT AVE



Help us in welcoming Myranda to the Serve CU team.

"Hello there! I grew up in Altoona and attended Iowa State where I got my degree in Event Management, Go Cyclones! I have been working with credit unions for the past 3 years and have experience in both consumer and mortgage lending. I love what I do and so far I have enjoyed getting to know all of the members that stop by my office to just say hi or to get a loan. I am very excited to be a part of the Serve team! "

**Check out our app specifically designed
for your new debit and credit cards!**

- See account details
- 90 day transaction history
- Make payments
- Turn card off/on
- Set alerts
- Report card lost/stolen
- Dispute transactions



IN YOUR APP STORE!

*APP not available for use with your Serve Credit Card until November 11, 2019.