



MATTERS

Main Office

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



Federal Building Office

210 Walnut St., Room 927, Des Moines
8AM-4PM M, T, W, F
9AM-4PM Thursdays
Closed from 12-1 each day

Urbandale Office

3810 66th Street, Urbandale
8M-5PM M, T, W, F
9AM-5PM Thursdays



**NEW LOCATION
COMING THIS
SPRING!**

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



MARK YOUR CALENDARS

Monday, January 15

Closed for MLK Holiday

Friday, February 9

Deadline to apply for
Warren Morrow Memorial
College Scholarship

Monday, February 19

Closed for Presidents Day
& staff training

Thursday, March 1

87th Annual Meeting

(All offices close at 4:00 p.m.)

Tuesday, April 17

Last day to contribute to an IRA
for the 2017 tax year

Saturday, April 14

FREE Shred Day from 9-11am
at Court Ave. office

Come Early

Admission to
the Botanical Garden
is **FREE** if you attend
the Annual Meeting.

**87th Annual Meeting
THURSDAY
MARCH 1ST
at 5:00 p.m.**

BE SURE TO ATTEND YOUR 87th ANNUAL MEETING

All members are encouraged to attend the 87th Annual Meeting
of YOUR credit union!

The event will be held on Thursday, March 1st at the Des Moines
Botanical Garden, 909 Robert D. Ray Drive in Des Moines.
We will host a social gathering beginning at 4:30 p.m., followed
by the business meeting at 5:00 p.m.

Members age 16 and older with an account in good standing are
authorized to elect those member-owners who will represent the
entire membership on Serve Credit Union's volunteer board of
directors. One vote per social security number will be allowed.

Beginning Monday, January 29, 2018, members will be able to vote in 1 of 3 ways:
By absentee ballot, online, or in-person at the annual meeting. Watch our
website and Facebook page for more details.

Get
AS LOW AS
5.99%
APR*
FOR LIFE!

For a limited time, transfer your credit card balances to any Serve Credit Union
card & enjoy a **LIFETIME RATE AS LOW AS 5.99% APR***

Apply on our website at www.servecu.org, or stop in to apply!

*Annual Percentage Rate. Not all borrowers will qualify for the same rate when a rate is listed "as low as". Rates listed "as low as" are based on the borrower's creditworthiness, which includes factors such as debt ratio and credit history. Loans offered with approved credit and are subject to term, collateral and credit history. Offer available on new money only. See credit union for full details and disclosures. Federally insured by the NCUA. Equal Housing Opportunity.

YOUR VOLUNTEER BOARD OF DIRECTORS

William Arce	Tanya Schmell
Dale Bruce	Kevin Schneider
Gene Haigh	Dave Smith
Jason Haigh	Ben Warren
David Ness	Brad Wells
Brian Peppmeier	

Thank you for your service!



Introducing MobiMoney

A way to get full control of your credit & debit card usage.

We recently launched another new mobile app called "MobiMoney" that will help you monitor your Serve CU credit and debit card usage like never before. With MobiMoney, you will be alerted to potential fraud and empowered to decide when, where and how your cards are used in real-time. It's available for download today!



PRODUCT SPOTLIGHT: Youth CDs

We believe it's important to teach young members to start saving early and experience the big benefits of compounding interest. That's why we offer "Mini Certificates of Deposit" for our members who are age 17 and younger. Our Youth Mini CDs require a low minimum balance of just \$250 and pay a handsome dividend. Check out our Youth Mini CD rates online at www.servecu.org, and then bring in your child or grandchild to open their Youth Mini CD!

MEET OUR TEAM MEMBER...

JASON CUNNINGHAM

URBANDALE BRANCH MANAGER



Jason joined us in November as the new Urbandale Branch Manager, just in time to help us transition from our current Urbandale location to our new location at 3743 86th St. in Urbandale this spring. "I look forward to helping Serve Credit Union grow and to be part of the exciting changes in the future," said Jason.

Jason is married to wife, Tricia, and they have twins – a boy, Gus, and girl, Madison. In his free time, Jason enjoys collecting very old coins and paper money, and has a goal to collect coins from every country in the world.

College Scholarship Deadline Approaching

The Iowa Credit Union Foundation is once again offering the Warren Morrow Memorial Scholarship program. Members of Iowa credit unions are eligible to apply. For more information or to complete an entry, please visit our website at www.servecu.org. The entry deadline is February 9, 2018.



We will again be offering college scholarships for Serve CU members who are attending college during the 2018/2019 academic year! Watch for an announcement & application this spring.

IRA Tax Information

Members who have an IRA with us can determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2017, which is available on your year-end statement. Also, keep in mind that contributions can be made to IRAs through April 17, 2018 for the 2017 tax year.

How can you be sure you're getting what you expected from your mortgage loan?



When it comes to mortgage loans, there's no such thing as a "one-size-fits-all" solution. Our mortgage professionals will help you navigate all the possible options and make sure you're getting exactly what you expected from your mortgage loan. Whether you're buying or refinancing we're confident we have a loan that's the best fit for you!

Call our office at 515-243-2677 to schedule your free mortgage review today!