



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, January 21

Offices closed for Martin Luther King Jr. Day

Friday, February 8

ICUF 2019 Scholarship Due

Monday, February 18

Offices closed for President's Day and staff training

Thursday, February 28

88th Annual Meeting (All offices close at 4pm)

OUR CURRENT LOAN RATES

All rates listed as low as.
New Autos: **2.49%** APR*
Used Autos: **2.74%** 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 11/1/2018 Subject to change.*

All You Need To Know About Buying A Used Car

By Dylan Waugh, Loan Officer Court Ave Branch

If you're in the market for a deal on used wheels, follow the steps below for a smoother ride!

Step 1: Crunch the numbers

How are you paying for your new car? If you're paying cash, you already have a car budget in place. If you're taking out an auto loan, we can help you determine how much you can afford.

Also consider getting pre-approved for your loan before visiting the dealer's lot. You can view our rates online at www.servecu.org or feel free to stop by either location to get pre-approved.

Step 2: Create a target list

What make and model car do you want to buy? Check out Consumer Reports for reliability ratings on vehicles from the most recent model years. Aim to narrow your choices to three or four model cars.

Step 3: Research

Start researching prices and listings for your vehicles of choice. Visit a site like Cars.com to get started. You can find used cars for sale in any of these locations:

The used-car section of new-car dealerships
Used-car dealerships
Websites like Craigslist and Autotrader.com where car owners privately sell their vehicles

When researching cars and listing prices, determine the average asking price for each car. Next, find out all you can about each vehicle with a vehicle history report from Carfax.com.

Step 4: Call the seller

Contact the seller to verify the information you've learned about each car. If you're using a private-party seller, ask about any possible mechanical issues. If you're working with a dealership, ask if the car is still in stock and for any information you couldn't find on your own.

Step 5: Test drive

Is there sufficient legroom?
Is the ride smooth? How is the acceleration?
Do any warning lights come on and stay on?
Do you have full visibility?
Do the brakes and lights work well?
Next, ask for the vehicle's service records to determine if it's current on scheduled maintenance.

Step 6: Have it inspected

Having your car inspected by a mechanic can save you loads of aggravation and a lot of money down the line.

Step 7: Negotiate

Make an opening offer based on the average price for your car and use all the information you've learned about your vehicle as bargaining chips. Be firm and you will end up with a fairly priced vehicle.

Step 8: Make it official

If buying from a private-party seller, make sure the title and registration are officially transferred to you. If from a dealer, give careful thought to any extra protection that may be offered. Serve CU offers many of these same warranties and for much less. Enjoy your new ride!

**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
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Thank you for your service!

Make A Getaway, From Your Loan Payment

Looking to get away this winter but need to find a bit more room in your budget? Fortunately, Serve Credit Union offers an exclusive break from your loan payments any time of the year. Skip-A-Pay* from Serve CU allows you to "skip" a monthly loan payment! If you have a loan in good standing and could use a little extra spending money, Getaway with Skip-A-Pay! Simply apply online at www.servecu.org under the Loans tab OR stop in to either SCU location. Now that sounds like a dream Getaway!

*\$25 fee per loan. Limit 2 per year. Skipping payments may extend term. Interest will accrue during skipped payment period.

Ask us for details.



PRODUCT Serve CU is Open 24/7 SPOTLIGHT:

That's right, Serve Credit Union is open 24/7 through our FREE Online and Mobile Banking. That's why its called: It's Me 247*.

- Check your balance
- Transfer money
- Pay bills
- Update your contact info
- View E-Statements
- Set up E-Alerts
- And much more with our online branch

With built-in security and personalization features, It's Me 247 Online Banking lets you access your accounts, your way, anyplace, anytime. Contact Serve CU to enroll in Free Online Banking today!

**Requires device with internet Connection*

Annual Meeting Save The Date!

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

**88th Annual Meeting
THURSDAY
FEBRUARY 28
at 5:00 p.m.**

All Members are encouraged to attend the 88th Annual Meeting of YOUR Credit Union.

The event will be held on Thursday, February 28, 2019 at the Des Moines Botanical Garden, 909 Robert D. Ray Drive in Des Moines. We will host a social gathering beginning at 4:30pm, followed by the business meeting at 5pm.

Serve's Nominating Committee will present a list of eligible candidates in late January 2019, prior to the voting period. No nominations will be accepted from the floor at the meeting. Serve Members age 16 years and older, with an account in good standing, can cast a vote. Memberships shall have one vote, regardless of the numbers of shares held by the member. Members will be able to vote in one of two ways: Voting online with It's ME 247 or in person at the Annual Meeting. **Watch our FB and website for more info and updates.**

MEET OUR TEAM MEMBER...

JORDAN

MEMBER SERVICE REPRESENTATIVE



Help us in welcoming Jordan to the Serve CU team.

"I am so excited to be a part of the Serve Credit Union team! For as long as I can remember my family has been a part of this credit union. From my grandfather and father being a Des Moines police officer we have always belonged here. It has always felt like home to me from the moment I stepped through the doors. I cannot wait to bring my all to this credit union and build my life long career with Serve!"

2019 Warren A. Morrow Memorial Scholarship Now Open

The Iowa Credit Union Foundation's (ICUF) 2019 Scholarship is now open. Last year, Serve Member, Gavin Sullivan, won first prize (\$3,000) as a high school senior. We encourage any eligible member in good standing to apply online at www.iowacreditunionfoundation.org.

ICUF will award \$11,500 in scholarships to high school seniors and current college students.

High School Scholarship - Designated for high school seniors planning to enter college in 2019.

First place: \$3,000 Second place: \$2,000 Third place: \$1,500 Fourth place: \$1,000

Post-High School Scholarship - Designated for those attending an accredited undergraduate, graduate or vocational program in 2019. The post-high school scholarship category will award two \$2,000 scholarships.

The deadline for applications is February 8, 2019 at 5pm. Winners will be notified in April 2019. Results will be posted on www.iowacreditunionfoundation.org