SERVU CREDIT UNION

70 YEARS SINCE 1956

FOURTH QUARTER 2026

NEWSLETTER

NEED FINANCIAL EDUCATION? WE CAN HELP WITH THAT!

FINANCIAL LITERACY IS ESSENTIAL FOR MEMBERS OF ALL AGES

Managing your money can feel overwhelming, but having the right information can make a big difference. At ServU Credit Union, we believe financial education is an important part of building a strong financial future. That's why ServU offers free financial literacy resources for students, families, educators, and adults at every stage of life. From learning the basics of saving and budgeting to managing credit, reducing debt, and planning for the future, these resources can help you feel more confident about the financial decisions you make every day.

IT'S A MONEY THING

Check out It's a Money Thing-our new financial literacy program for students from elementary school through college. There's something for everyone! With short, entertaining videos, handouts, and easy-to-understand lessons, students can learn about important money skills at every grade level.

Topics include:

- **Savings**
- **Spending**
- **Credit**
- **Borrowing**
- **Investing**
- **Managing Risk**
- **Credit Union Difference**
- **Earning income & more!**

CHECK IT OUT TODAY!

GREENPATH

We've partnered with Greenpath to offer financial counseling services and educational resources for free!

GreenPath Financial Wellness is a national non-profit organization with more than 60 years of helping individuals and families build stronger financial futures.

Through our partnership, ServU members have access to free, confidential, one-on-one financial counseling, debt management support, and financial education resources to help you make informed decisions and feel confident about your money.

Call GreenPath at 877-377-3399 or scan the QR code.

CHECK IT OUT TODAY!

TEACHER RESOURCES

Teachers can utilize both **It's a Money Thing** and **Greenpath** in their classrooms. Both programs offer engaging videos, worksheets, and activities. Additionally, ServU offers **Mad City Money** or **Bite of Reality** budgeting simulations and classroom guest speakers. All of these resources are provided free of charge. We'd love to help bring financial literacy to your classroom!

MAD CITY MONEY
A SIMULATION FOR HIGH SCHOOL STUDENTS

Credit Unions dare you to take a ...
BITE OF REALITY

Contact marketing@servucu.com for more information.

Bite of Reality has been made possible, in part, by a grant from the NY Credit Union Foundation.

IDENTITY THEFT:
CATCH IT EARLY, STOP IT FASTER!

Identity theft can happen to anyone, but the sooner you recognize the warning signs, the easier it may be to limit the damage.

WATCH FOR THESE RED FLAGS

- Charges you don't recognize
- Unexpected withdrawals
- Bills for accounts you never opened
- Collection notices for unfamiliar debts
- Missing mail or unexpected address changes
- Alerts that someone has logged into your accounts

One of the best ways to protect yourself is to review your financial accounts regularly. A quick review of your transactions each week can help you identify suspicious activity before it becomes a much larger problem.

IF YOU NOTICE SOMETHING UNUSUAL:

- Contact the credit union immediately
- Change passwords for affected accounts
- Monitor your credit reports
- Consider a credit freeze
- Report suspected identity theft ASAP

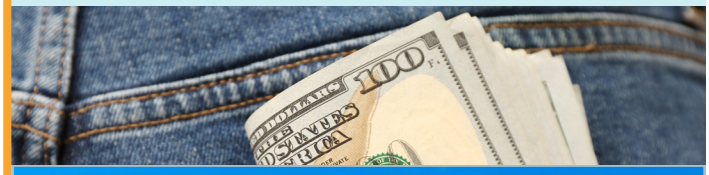
Quick action can make all the difference. ServU is here to help you navigate the next steps if you suspect fraud. **Contact our Fraud Department at 607-936-2293.**

UPCOMING CLOSINGS

- Wednesday, November 11 – Veteran's Day
- Thursday, November 26 – Thanksgiving Day
- Friday, November 27 – Staff/Family Appreciation Day
- Thursday, December 24 – Christmas Eve (closing at 1pm)
- Friday, December 25 – Christmas Day
- Thursday, December 31 – New Year's Eve (closing at 3pm)

POCKET YOUR PAYMENT

Members can choose to *skip their: Nov. 2026, Dec. 2026 OR Jan. 2027 loan payment(s) and pocket the cash! Each loan payment you skip will have a $15 fee.

Forms will be available on the website and in your branch. Electronic forms can be completed and submitted without coming into an office.

*Pending approval. Members may skip one payment per qualifying loan. Your loan(s) will resume a normal payment schedule the following month. If you skip your loan payment(s), the term of the loan(s) may increase and interest will continue to accrue on the unpaid balance. The interest is deferred to future payments. By skipping a payment(s) on your loan(s), the total amount you pay for finance charges on your loan(s) could be greater than stated on your loan disclosure(s). If you purchased Guaranteed Asset Protection (GAP) for your loan, this skip request may affect the amount paid at the time of a GAP claim. A fee of $15 per loan is a finance charge and will be deducted from your share savings account for this service at the time this request is processed. If you pay your loan electronically from another financial institution or online with ServU using automatic transfers or external loan payments, you are responsible for stopping those payments. This offer does not apply to Visa Credit Cards, or any Real Estate Loan including "PLUS" Loans, any loans currently receiving CUNA disability and single payment loans.