

PCSing?

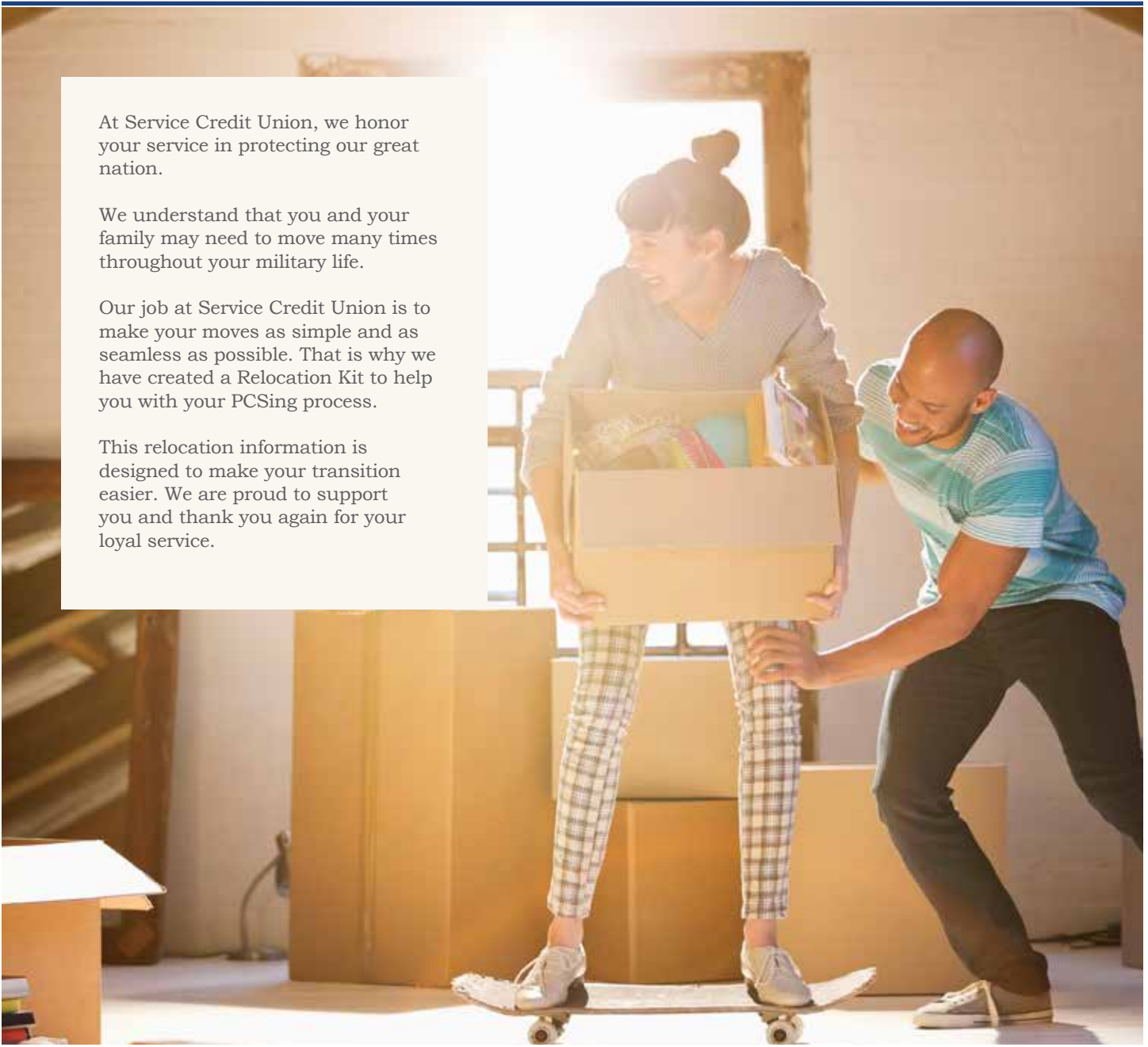
We're here to help.

At Service Credit Union, we honor your service in protecting our great nation.

We understand that you and your family may need to move many times throughout your military life.

Our job at Service Credit Union is to make your moves as simple and as seamless as possible. That is why we have created a Relocation Kit to help you with your PCSing process.

This relocation information is designed to make your transition easier. We are proud to support you and thank you again for your loyal service.



servicecu.org | 800.936.7730 | 00800.4728.2000



Insured by NCUA

Pack Essentials to Take Along

Check individual airlines regarding restrictions for carry-on items.

- Checkbook
- Sufficient cash
- ID cards / passports
- Folder for move-related paperwork
- Prescriptions
- Tickets for travel
- Snacks
- Toys and books for children
- Washcloths and toiletries
- First aid items
- Flashlight and batteries

Useful Websites

Service Credit Union

www.servicecu.org

Your direct link to PCSing tips, special programs, financial information, current rates, and more!

Military Families Near and Far

www.militaryfamiliesnearandfar.org

With contributors such as Sesame Street and The Electric Company, this site helps families with PCS and deployment. Find fun apps, downloads and links for families.

National Military Family Association

www.militaryfamily.org

A resource for military families concerning their rights, benefits and services available.

U.S. Government

www.usa.gov

Online government information, services and resources.

HomeFair's Relocation Wizard

www.homefair.com

Link to the Relocation Wizard to help plan your move, then use the moving calculator and get free city reports.

Moving Resource

www.moving.com

A full service website for moving, includes a free address changer for your magazines and the United States Post Office.

No need to close your Service CU account!

We move with you. We have unlimited access online and via mobile app, as well as over 5,000 shared branch locations. Download our mobile app to find over 80,000 surcharge-free ATM's worldwide.

A Service CU Member Service Representative is available 24/7 to answer any questions specific to your account. Call us at 00800.4728.2000 (Int'l) or 800.936.7730 (U.S.).

Military Education Coalition

www.militarychild.org

Guidance on making moves easier and maintaining high educational standards after transition.

Military OneSource

www.militaryonesource.mil/moving

Resources, tools and articles to make your military move a smooth one.

Military.com

www.military.com

The brother of monster.com, this site is all inclusive for service members. The community section includes an installation guide, and the site contains a multitude of good deals and information.

Checklist

Twelve Weeks Before You Move

- Create a PCS expense log and receipt folder.
- Create a relocation budget.
- Begin tracking moving expenses for federal income tax and budgeting purposes.
- Begin saving for moving expenses that are not reimbursable such as pet shipping, boarding and/or quarantine, or shipping a second automobile overseas.
- If you have pets you will need to plan ahead. Check to be sure they can accompany you overseas. You may need to find a temporary place for them while you wait for housing. Check with your veterinary services for immunization requirements and shipping costs. Most importantly, don't forget to call the airline to reserve a space!
- Depending on where you are going and whether temporary furniture is available, you may need to begin the shipping process early. Begin choosing what you will ship via a large shipment of household goods (HHG) which can require 60 days to deliver, or unaccompanied baggage, which requires about 30 days.
- Examine your homeowner's insurance policy to see if your household items are insured during the move. Purchase insurance to cover goods in transit, if necessary.
- Obtain appraisals for high-value items.
- If you plan to rent your house during reassignment, check with your insurance agent to verify if your policy will cover this. Contact your housing office to list your house for rent.
- Prepare, update and execute wills and powers of attorney, or letter of authorization, if needed.
- Do not place any more mail order purchases.

Eight Weeks Before You Move

- Call your Personnel Action Clerk (PAC) or Finance Office for details on a Temporary Lodging Allowance (TLA). Make TLA entitlements or billeting arrangements.
- If you are on active duty, check with travel and transportation allowances to see if you are entitled to advanced pay or other benefits. Remember, with Service Credit Union, you can get paid up to two days early*. Or, if you are moving to an overseas location, inquire about Service Credit Union's Readiness Pack program with deferred payments up to 3 months**.
- Schedule a pre-termination inspection if you live in government quarters.
- Notify your lender if a loan is outstanding on a vehicle you plan to ship overseas.

- Homebuyers: Arrange financing and schedule tentative closing dates.

Service CU has a wide variety of mortgage programs with great rates available across the continental U.S.

If you need help organizing your finances, speak with your PAC, visit your military base finance center, or seek a private financial advisor.

Six Weeks Before You Move

- Organize your family records in a travel records kit. Don't ship these documents:
 - Birth certificates
 - Social security numbers
 - Naturalization papers (if applicable)
 - Military and insurance ID cards
 - A copy of your children's medical, dental and optical records
 - School transcripts and referral letters
 - Marriage and divorce papers (if applicable)
 - Pet immunization records
 - Expense log book
 - PCS orders (30 copies)
 - Copy of wills
 - Your list of serial numbers
 - Financial records, including a list of stocks, bonds, mutual funds and other financial investments
 - Bank account and credit information
 - Car registration and title
 - Adoption papers (if applicable)
 - Current passports
 - Service member's last Leave and Earnings Statement (LES)
 - Spouse's resumé, transcripts and diplomas
 - Professional licenses and transcripts

Four Weeks Before You Move

- Schedule to have your current utilities canceled the day after you move and the final bills forwarded to your new address. Here are some to consider:
 - Cable (return box if necessary)
 - Electric
 - Gas
 - Internet access
 - Telephone
 - Water
- If you are moving yourself, get written estimates from several moving companies. Be specific about what you have, most people underestimate what they have to move.

*Immediate credit of your direct deposit to your SCU account up to two (2) business days early is based upon when we receive your payroll from your employer. SCU cannot assume any liability for not depositing these funds to your account early. **To qualify for Readiness Pack, PCS orders or deployment orders to any overseas duty station are required. Returnees to U.S. installations and temporary duty assignments are not eligible. Loan application must be received within 120 days before or after the members reporting date to new assignment. Membership is required with direct deposit (not allotment). An instant issue Visa credit card with a limit between \$500 and \$1,000 will be provided along with the personal loan. The personal loan amount is not to exceed \$2,500. Amount of the personal loan and the credit card limit cannot exceed \$3,000. (Example \$1,000 credit card limit and a \$2,000 personal loan = \$3000) Term restrictions apply. Subject to loan approval.

- Buy packing supplies: boxes, packing and masking tape, markers, newspapers and twine.
- Get rid of any unwanted items around your house. You can sell them through the classifieds or online, hold a garage sale (you may need special permission, check for a group sale in your community) or donate them to charity. Keep any receipts from your donations for tax purposes.
- Fill out an IRS change of address Form 8822 at www.irs.gov.
- Inventory your possessions. Take pictures of items and assign values for your records. Or, use a video camera to record your household goods, including inside drawers and cabinets. Don't ship your inventory documents!
- If your spouse is changing employers, consider rolling their retirement plan into an IRA. This will simplify record keeping and provide greater control.
- Notify friends and family of your move. If your new address is not yet known, you can still address cards to relatives and friends now to save time later.
 - Friends and family
 - Banks
 - Insurance companies
 - Credit card companies
 - Magazines and newspapers
 - Past employer(s) for W2 forms

One Week Before You Move

Plan what goes with you:

- Toys and games for the kids. To help make the move more fun have kids decorate their boxes with markers and stickers. You will know which boxes are theirs and can unpack them first.
- Special breakable items or collectibles
- Important documents and records
- Change of clothes and toiletries for your first day
- Food kit with bottles of water
- First aid kit
- Toilet paper
- Hand sanitizer

The Day Before You Move

If you are moving yourself, make sure you have payment ready for the mover, most will not unpack without a check. Check your moving company's payment policies. Make sure that cash, jewelry, important documents, your checkbook and other valuable items are secure and placed with the suitcases and other items you are hand-carrying. Do not ship jewelry.

The Day After You Move

Log on to www.allco-op.org to locate one of our shared branch locations.

Service CU is proud to be your financial institution, wherever you are!

Three Weeks Before You Move

- Notify your credit card companies of your renewed or temporary address.
- Check expiration dates on major credit cards you plan to use during travel.
- Check the expiration date on your family's ID cards. Renew them if they are about to expire. ID cards can be renewed within 30 days of the expiration date.
- Notify your stock broker, investment counselor or financial institution of your new or temporary address. Log on to servicecu.org or call our contact center to notify Service Credit Union of your change of address.
- Transfer your safe deposit box. Arrange for credit references.
- Settle outstanding bills. Be sure to stop/cancel any Repeat Payment Orders (RPOs) you may have, to ensure no payments go out after you depart.
- Schedule connection dates for new utilities. Some may require deposits.
- Set up new accounts at Service Credit Union's online bill pay. You can have new accounts set up and ready to pay from your checking account before you move!

Two Weeks Before You Move

- Cancel newspapers. Return any outstanding library books or borrowed goods.
- Contact your PAC or Military Pay to re-certify Basic Allowance for Housing (BAH) and have PCS checklist signed off.
- Arrange vehicle rental, if necessary.
- Contact your local employment office to determine whether your relocation qualifies your spouse for unemployment benefits, if appropriate.
- Set aside a box of household goods that you use daily. This will help you settle into billeting and make your first days in your new home easier. Items to include may be pans, utensils, towels and personal care items.

Step by Step: A Homebuyer's Guide



IDENTIFY YOUR NEEDS

Start by determining what you can afford to spend on your new home. From here, research the towns, neighborhoods, school districts and style of home that interests you. This will save you time in the search process.

GET PRE-APPROVED FOR A LOAN

Meet with a lender to analyze your financial status and verify your eligibility for a home loan. The lender will review your financial information and discuss various loan options with you based on your needs. Service Credit Union offers a variety of mortgage products across the U.S.

CHOOSE A REAL ESTATE AGENT

Although searching for a home may seem simple, buying real estate is a complex process with many steps. There are over 2 million licensed real estate agents in the U.S. The expertise of a licensed real estate agent will give you insights into market conditions and trends, as well as the many other benefits of an experienced professional helping you along the way.

START YOUR HOME SEARCH

Once you've narrowed down your neighborhood and town preferences it's time to start your search for a home. There are many homes on the market at any given time, so do not settle on something that isn't right for you. Use websites such as realtor.com to search for what fits.

DETERMINE YOUR FINANCING

You will have the opportunity to choose from programs such as fixed rate, adjustable rate, or jumbo mortgage loans. Service Credit Union is also proud to offer VA (Veterans) Loans at 100% mortgage financing for eligible members. Whether it is important to keep monthly payments low, pay off your mortgage earlier, or have a consistent payment throughout the life of your mortgage, be sure to research all of your options with a real estate specialist before making a decision.

CHOOSE A HOME AND MAKE AN OFFER

You've found it. Once you discover the home that you want to buy, the next step is to make an offer to the sellers. Your realtor will guide you through this process, evaluating the property against the current market trends for that area.

ENTER NEGOTIATIONS

Before your offer is accepted, the seller of the property may have some revisions or negotiations regarding price, occupancy dates, financing, closing dates, repairs or other items. These negotiations will be communicated with a counter-offer which you may review and accept or counter again with your own revisions.

HOME INSPECTION & INSURANCE

Between the time the offer is accepted and the closing takes place a home inspection should be completed. This will include a review of the structure, electrical, plumbing, roofing, heating, insulation, ventilation and more. There are several different types of insurance that should be purchased on a home, including title insurance, homeowner's insurance, flood insurance and home warranties.

THE CLOSING

At the closing, final contracts will be signed, details ironed out and the final payment check presented to the seller(s). You'll also get the keys to your new home!

To learn more about home buying and mortgage options in the U.S. call 00800.4728.2000, choose option 2 (Int'l), 800.619.6575 (U.S.) or email realestate@servicecu.org.