

Welcome to Germany



servicecu.org | 00800.4728.2000



SERVICE[®]
CREDIT UNION
★★★★★



The Credit Union Difference

MEMBER-OWNED

Service Credit Union (Service CU) is owned by its members. That means everyone's savings are combined to create a pool of funds from which members can borrow. Then, members benefit from income earned on loans and investments with higher savings rates, lower loan rates and additional products and services.

About Us

OUR MISSION

Doing what is right for our members by:

- Improving financial well-being,
- Supporting communities we serve, and
- Creating value and enduring relationships.

OUR HISTORY

A dynamic, member-owned financial cooperative, Service Credit Union is dedicated to providing a banking experience that improves our members' lives and the communities in which they live. Established in 1957 to provide affordable credit to the Pease Air Force Base community, and now the largest credit union in New Hampshire, with over \$5 billion in assets and 50 branch locations in the New England region and Germany, we continue to provide a better future to our members all over the world. To learn more about Service Credit Union, please visit servicecu.org.

**Visit a local branch for info
on our community events!**

Helpful Translations

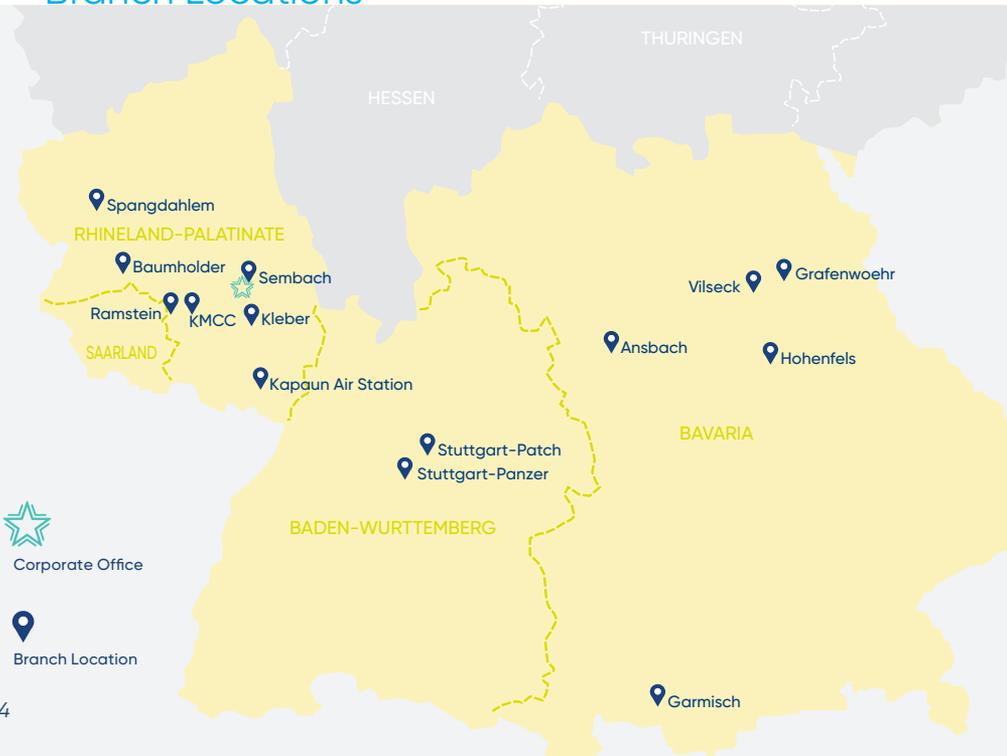
English

Welcome!
Hello
Goodbye
Good Day
My Name Is
Do You Speak English?
I Don't Speak German
Excuse Me
Please/Thank You
No/Yes
Left/Right
Straight Ahead
Where Is A Bank?
...Restaurant?
...Gas Station?
...Train Station?
...Restroom?
...Policeman?
Where is the Police?

German

Willkommen!
Hallo
Auf Wiedersehen
Guten Tag
Mein Name Ist...
Sprechen Sie Englisch?
Ich Spreche Kein Deutsch
Entschuldigung
Bitte/Danke
Nein/Ja
Links/Rechts
Geradeaus
Wo Ist Eine Bank?
Ein Restaurant?
Eine Tankstelle?
Ein Bahnhof?
Eine Toilette?
Ein Polizist?
Wo ist die Polizei?

Branch Locations



Setting Up Overseas

Living Expenses

At Service CU, we understand that you and your family may need to move many times throughout your military career. Our job is to make every move as simple as possible.

Rent and Utilities

You can pay your rent, utilities or other European bills in local currency using International Bill Pay, a Service CU exclusive service. It can be set up as a one-time or recurring payment through online banking, your mobile app or at a branch (See page 8-9 for more information). Alternatively, you may provide authorization to the biller to debit your account directly. This is called a Lastschrift and is a safe option that allows you to recall your funds for up to 8 weeks after payment. Note that German utilities may be billed monthly, bi-monthly or quarterly, based on the bill provider, and the “utilities” can include costs for services such as garbage disposal, chimney sweep, home and landscape maintenance.

Cell Phones

European cell phone contracts generally last for two years and are paid similarly to German utilities. You may consider a prepaid cell phone as an alternative to meet your needs.

Oil

If you live in a house that uses heating oil, the oil is usually paid in a lump sum when the tank is filled. It is a good idea to set aside money from your utility allowance for this

cost. Your landlord or the current tenant should be able to provide you with an estimated cost to fill the tank.

Try to fill your oil tank during the summer months when oil is typically less expensive. Also, you may be able to negotiate a cheaper price if you and your neighbors buy in bulk and have it delivered at the same time. Be sure to price shop for oil at several companies, including AAFES (Army & Air Force Exchange Service), prior to purchasing.

Value-Added-Tax (VAT)

This program enables you to make tax-free purchases. Please see your local base/post VAT office to purchase the necessary VAT forms and also obtain a list of what items can be purchased tax-free.

Not all stores accept the VAT forms, so please inquire prior to making your purchase.

Utility Tax Avoidance Plan (UTAP)

UTAP is a walk-in service that helps reduce utility costs by providing tax relief for 19% electricity, 19% gas and 7% water. An administrative fee is charged upon registration. By signing up for UTAP, you also save on utility deposits and sign-up fees on top of the VAT. A sponsor must register or provide a power of attorney. You must update your account if you move after you register. Go through the Value-Added Tax (VAT) office at your base.



Conversions

Converting Money

You may exchange U.S. dollars for Euro at any Service CU branch in Germany. Our exchange rates are the official military exchange rates.

Conversion rates change daily. For the latest rates, subscribe to the Euro Rate Watcher under the exchange rates at servicecu.org/rates.

Conversion Charts

Clothes

Women's	
US	DE
Dresses/Pants	
0	32
2	34
4	36
6	38
8	40
10	42
12	44
14	46
16	48
18	50
Shoes	
5	35
6	36
7	37.5
8	38.5
9	40

Men's	
US	DE
Pants	
30	48
32	50
34	52
36	54
38	56
40	58
Shirts	
14	36
15	38
16	41
17	43
Shoes	
8	41
9	42
10	43
11	44
12	45

Children's	
US	DE
Shoes	
2	46
4	50
6	54
8	26
10	28
12	30
Clothes	
3 mo.	62
6 mo.	68
9 mo.	74
1	86
2	92
4	104
6	116
8	128
10	140
12	152
14	164
16	176

Temperature

Subtract 32 and divide by 1.8	
°F	°C
0	-17.8
8	-13.3
16	-8.9
24	-4.4
32	0
40	4.4
48	8.9
56	13.3
64	17.8
72	22.2
80	26.7
88	31.1
96	35.6

Amount

Start With	Multiply by	To Find
Ounces	x 28.35	Grams
Pounds	x 0.45	Kilograms
Teaspoons	x 4.93	Milliliters
Tablespoons	x 14.78	Milliliters
Cups	x 0.24	Liters
Pints	x 0.47	Liters
Quarts	x 0.95	Liters
Gallons	x 3.79	Liters

Distance

Miles	x 1.61	Kilometers
Yards	x 0.91	Meters
Inches	x 2.54	Centimeters

International Bill Pay

Service CU offers you the ease of International Bill Pay, so you can pay your bills quickly and with confidence in many foreign currencies.*

Automatic Direct Payments

European merchants can debit your checking account with provided authorization on a one-time or recurring basis. Automatic debits are available only to merchants in Europe.

Which bills can I pay?

Set up one-time or recurring payments out of your account(s) for bills such as rent, insurance, or cable TV. Manage all of your International Bill Pays through your online banking and mobile app.

How do I sign up?

No sign-up is required, simply log on to our online banking page, click Bill Pay and choose the International Bill Pay option.

What does it cost?

- \$1 per recurring, online or mobile transaction
- \$2 per one-time in branch, phone or chat transaction

Exchange Rate Watcher

Visit servicecu.org to sign up for our free weekday Exchange Rate Watcher email. Daily conversion rates are delivered right to your inbox.

What will I need?

Specific information depends on country and currency. Contact us for further details. The following may be required:

- Payee's name and address
- IBAN or account number
- BIC or routing number
- Bill/reference number

Which countries can I send payments to?

Payments can be sent to countries in their local currency both inside and outside of Europe.

Transfers inside Europe are sent in Euro and referred to as SEPA payments. SEPA stands for Single European Payment Area and is a project managed, supported and promoted by the European Payments Council.

What is an IBAN?

IBAN stands for International Bank Account Number.

The following are examples of IBANs in written format (printed in sets of four characters for legibility):

DE89 3704 0044 0532 0130 00
FR14 2004 1010 0505 0001 3M02 606
GB29 NWBK 6016 1331 9268 19
GR16 0110 1250 0000 0001 2300 695

What is a BIC?

BIC stands for Bank Identifier Code.
Service Credit Union's BIC is SCRUDE51.

Visit servicecu.org/international for up-to-date currency options and a complete list of participating countries.

SEPA Form Example

PAYEE INFO	BILL REFERENCE	YOUR INFO	SERVICE CREDIT UNION ★★★★★
Payee: / Empfänger: Name, Vorname / Firma _____			SEPA Überweisungsauftrag durch SEPA Transfer Request through _____
COMPANY OR PERSON RECEIVING THE FUNDS			
IBAN (International Bank Account Number) for the Payee / IBAN des Begünstigten _____			
RECEIVER'S IBAN			
Payee's Physical Address _____			
Leave Blank _____			
BIC (Bank Identification Code) of the financial institution / BIC des Kreditinstituts des Begünstigten _____			Amount: / Betrag: Euro, Cent _____
RECEIVER'S BIC			€URO, CENTS
Customer Reference (Bill No.) / Kunden -Referenznummer, Verwendungszweck _____			
REFERENCE TO RECEIVER (i.e. customer / bill number, address for rent payments, etc.) _____			
Additional details / noch Verwendungszweck _____			
REFERENCE (continued) _____			
Member: Name, First Name / Kontoinhaber: Name, Vorname _____			
YOUR NAME (as listed on your Service CU account) _____			
Member's Physical Address _____			
YOUR PHONE NUMBER _____			
IBAN _____ Member's BLZ no. BLZ des Kto.-Inhab. _____ Member's acc. No. / Kto.-Nr. des Kto.-inhab. _____			
DE 5403001100 SERVICE CU ACCOUNT NUMBER			
Datum _____		Unterschrift(en) _____	
TODAY'S DATE		<i>Signature</i> (Must match the name listed above)	



Shopping in Germany

V PAY Card: The European Debit Card

V PAY replaces major credit and debit cards, which may carry international fees. There are no direct deposit or allotment requirements. The card is preferred in Europe and allows you to make transactions in Euro with our contactless tap-to-pay feature.*

Instantly Issued

Service CU debit and credit cards can be instantly issued at any branch. That means whether you've lost or damaged your card, you can get a new one printed that same day.

Contactless Feature

All of our credit and debit cards allow you to tap to pay safely and securely wherever contactless payments are accepted.

Learn more at [servicecu.org](https://www.servicecu.org) or at any branch.



Mobile Banking

Service CU's free mobile banking puts 24/7 banking in the palm of your hand. Available to all online banking members, with no additional signup required. Your finances will remain safe, secure and easy to access.

Download Our Mobile App

- Open accounts and apply for loans
- Manage and pay bills from your Service CU checking account
- View complete account history
- Receive your statement
- Deposit checks*

Newly Enlisted Military Members



Get Paid Up to Two Days Early*

Don't wait in line at the commissary. All you need is direct deposit to get access to your money up to two days before everyone else.

If you have direct deposit with us and we receive your pay early, we will make it available to you.

Relocation Loan

With no waiting period and funds issued on-site, our Relocation Loan of up to \$3,000 can help you and your family with moving expenses.*

Deployed Warrior Savings Account

While you're defending our great nation, Service CU helps to build a financial safety net for you and your family. Military members serving in a combat zone can earn 10% APY on savings while deployed.*

- Must be deployed in a combat zone defined by Service CU
- Orders of deployment must be provided
- Direct deposit and eCommunications required
- Ongoing deposits must be made through direct deposit or funds transfer
- Transfers of lump sums from other sources and funds already on deposit with Service CU do not qualify for this program
- Dividends will accrue on total deposits up to \$10,000
- A photo ID and a copy of your pay statement may be required

*See Page 18-19 for more information.

Checking Accounts

Our Everyday and Dividend Checking accounts offer an array of benefits including ATM rebates, loan discounts and overdraft protection. Each account has three tiers with the following requirements:



Basic: No Requirement.

Direct Deposit: Direct Deposit of your Net Pay* into your checking account each month.

Direct Deposit+: DFAS Direct Deposit (Military, military retirees and select government workers who get paid by the Department Finance and Accounting Service) OR Direct Deposit tier requirements and at least 5 payments* per month.

Everyday and Dividend Checking		
Basic	Direct Deposit	Direct Deposit+
Non-Service CU ATM Surcharge Fee & Foreign Transaction Fee Rebates*		
Service CU does not impose out of network ATM fees.		
None	Up to \$15 monthly	Up to \$30 monthly
Loan Discount*		
No discount	.50% APR	.75% APR
ID Theft Protection		
Yes	Yes	Yes
Rewards Program		
Yes	Yes	Yes
Online Banking/Bill Pay and Mobile Banking with Remote Check Deposit*		
Yes	Yes	Yes
Get Paid Early*		
Yes	Yes	Yes
eCommunications		
Yes	Yes	Yes



Financial Wellness

Resources to help you stay financially fit.

Reaching your financial goals requires knowledge and skills. Without an understanding of financial topics and terms, it can be challenging to make informed decisions about how best to reach your goals.

Our resources range from 1-1 counseling to help get you back on track, to interactive tips and tricks to help you save. Customized training includes planning for retirement, budgeting for a new home, managing your credit cards and more.

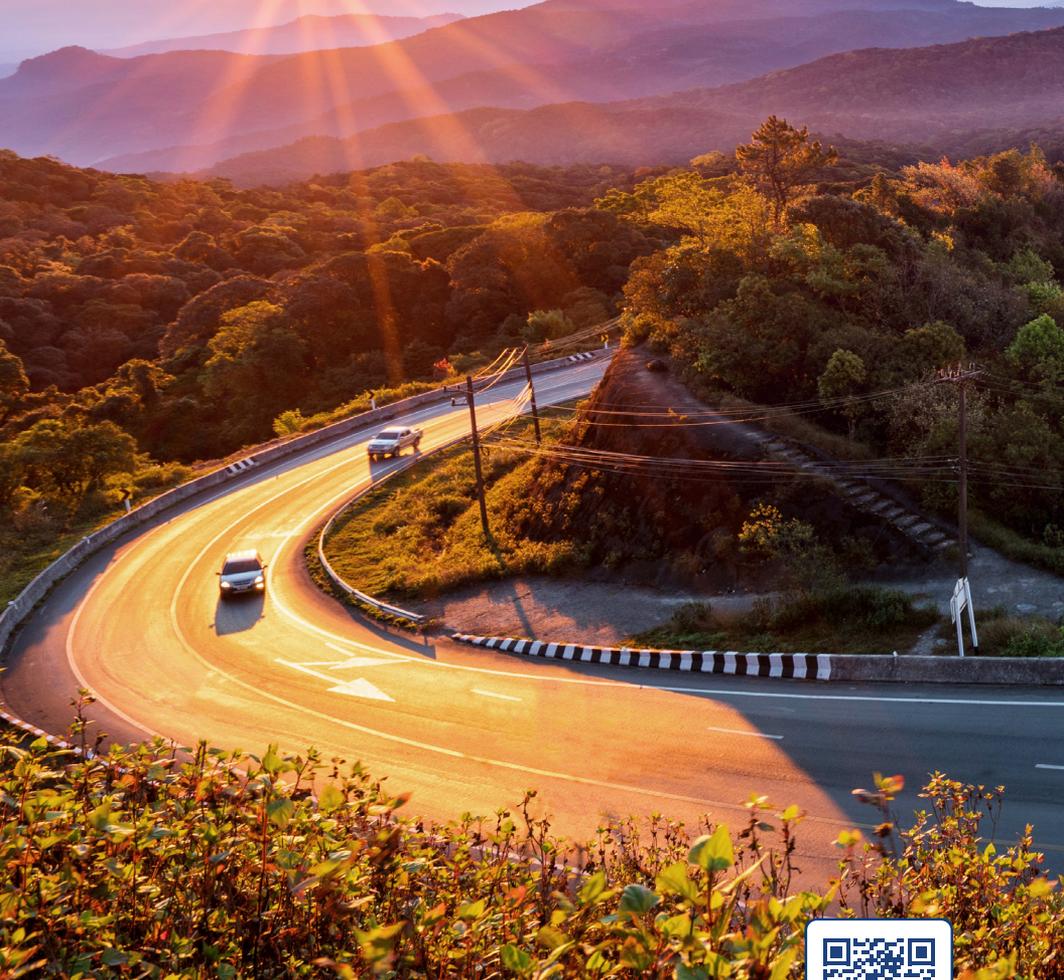
We also offer reality fairs for schools. In our interactive reality fair events, students choose a career and try to reach their goal of staying within budget by making decisions on housing, cars, food, clothes, and more.

Primary Savings can help as well.

All Primary Savings Accounts earn 5% Annual Percentage Yield (APY) on the first \$500* to help you earn as you save.

Learn more at [servicecu.org](https://www.servicecu.org) or at any branch.

*See Page 18-19 for more information.



Get in and Drive

Low rates, fast approvals and hassle-free shopping.

- New, used and refinances are eligible
- Additional discounts for our military members, subject to rate limitations



Insurance

Whether you're in the US or overseas,
we can help with your insurance needs.

Life is unpredictable, but having insurance is one precaution you can take to make sure you're prepared for whatever comes your way. Visit servicecu.org/insurance to learn more about:

- How to evaluate your personal insurance needs
- Deductible and payment options
- Ways to feel more confident when shopping for insurance

Program and Disclosure Information

Must be a member of Service CU (SCU) or eligible for membership.

ATM REFUNDS

ATM surcharge fees and foreign transaction fees will be rebated up to \$15 a month for the Direct Deposit Checking Account tier and up to \$30 a month for the Direct Deposit+ Checking Account tier. Excludes Basic Checking Account tier. Rebates will be applied to account on the first business day of the following monthly cycle that the rebate eligibility requirements were met. ATM surcharge fee rebates would apply to fees imposed by non-network ATM owners/operators.

CHECKING ACCOUNTS

Direct deposit in your checking account of net pay includes but is not limited to payroll deposits, social security deposits, retirement payments, and other sources of net income. Direct deposit must total at least \$500 per month to qualify. At least 5 payments per month are required to qualify for the Direct Deposit+ checking account. Payments are defined as a member-initiated transaction that are debits from a checking account or purchases or advances on a credit card. Examples of these transactions include purchases with a debit or credit card, ACH payments, online bill payments, International Bill Pay, payments by check, ATM withdrawals, in-branch transactions, or payment transfers with a Service CU account.

CHECK DEPOSIT - MOBILE APP

Must be 18 years old to deposit checks remotely. Members between the ages of 13 and 17 years old must have a parent/legal guardian accept the terms and conditions. Standard funds availability policy and other restrictions apply. Please see terms of use agreement for additional details. Checks deposited in real time are subject to Service CU discretion.

DEPLOYED WARRIOR SAVINGS

Warriors deployed in combat zones may deposit up to \$10,000 into a Service CU Deployed Warrior Savings Account which earns 10% APY (Annual Percentage Yield) up to \$10,000.00. \$10,000.01 and above earns 0% APY. Rates are variable and subject to change; accurate as of 09/01/2022. Service member must be serving in a combat zone as defined by Service CU; orders of deployment to a combat zone must be provided. Direct deposit of net pay is required into members Service CU account. No minimum balance is required to open the Deployed Warrior Savings Account; \$5 deposit is required to open a Primary Savings Account. Monthly deposits into a Deployed Warriors Savings Account cannot exceed the amount of your monthly net military pay; however, deposits into the Deployed Warrior Savings Account may be direct deposit, an allotment, or a transfer of funds from a Service CU account. Withdrawals are not permitted from a Deployed Warrior Savings Account. If a withdrawal is made from the Deployed Warrior Savings Account before the redeployment date plus 120 days, the funds in the Deployed Warrior Savings Account will be transferred to the Primary Savings Account, and the Deployed Warrior Savings Account will be closed. The Deployed Warrior Savings Account will stop accruing 10% APY at the end of the month of return date per deployment orders plus 120 days. eCommunications is required.

GET PAID UP TO TWO DAYS EARLY

Immediate credit of your direct deposit to your Service CU account up to two (2) business days early is based upon when we receive your payroll from your employer. Service CU cannot assume any liability for not depositing these funds to your account early. Must be a member of Service CU or eligible for membership.

INTERNATIONAL BILL PAY/SEPA

Recurring International Bill Pay payments are available only from a Service CU checking account. One-time International Bill Pay payments are available from any share or share draft account with an available balance that is eligible to make transfers. If the account selected for payment does not have sufficient available funds at the time the transaction is processed an overdraft charge will be debited from the account and the associated payment may not be executed. Automatic debits are available only to merchants in Europe. Select any day of the week to make recurring payments weekly, biweekly, monthly, or quarterly. International Bill Pay incurs a \$1.00 fee per online or mobile transaction and for recurring payments. One-time International Bill Pay transactions initiated in a branch, over the phone or through chat incur a

\$2.00 fee per transaction. Service CU is not liable for and has no influence over the conversion rate applied to the conversion of the funds. All payments are transferred in the selected currency. If the beneficiary accounts to which the funds are ultimately credited is not denominated in the selected currency, the amount will be converted to the appropriate currency (i.e. British Sterling, Swiss Franc, Swedish Kroner, etc.) or returned by the receiving financial institution. Any funds returned to Service CU will be converted using the reconversion rate in effect on the date of credit.

LOAN DISCOUNT

Loan Discounts do not apply to real estate, lines of credit, business loans, certificate or share secured consumer loans, or VISA® loans. Discount will be applied to the APR that a member qualifies for based on creditworthiness and checking account tier. The collateral age and loan term may impact the APR offered. Members must maintain the checking account tier qualifications for the life of the loan in order to keep their loan discount. Discount conditions will be set forth in your loan contract. Floor rate may apply. Must be member of Service CU or eligible for membership.

PRIMARY SAVINGS ACCOUNT

Annual Percentage Yield (APY) is accurate as of the last dividend declaration date of 09/01/2022 and subject to change without notice. Dividends paid on daily balances of up to \$500; variable APY of 5.00%. If actual daily balance exceeds \$500, the remaining balance will receive variable APY of 5%-0.25%. Dividends are calculated based on the daily balance with the sum of the daily earning credited on the last day of each month. A minimum deposit of \$5 is required to open a Primary Savings Account. Must qualify for membership.

RELOCATION LOAN

Military and civilian personnel with PCS (Permanent Change of Station) orders or deployment orders to any overseas duty stations are eligible for the Relocation Loan. Temporary duty assignments are not eligible. Loan applications must be received within 120 days before or after the member's reporting date to new assignment. Underwriting and creditworthiness factors apply. Only one (1) Relocation Loan authorized at a time. Must be a member with full direct deposit into a Service CU account to qualify.

V PAY

Must be a member or joint owner with a Service CU checking account to order a V PAY card. A fee will be assessed for the initial card issuance and the funds must be available in the checking account at the time the card is ordered. Other fees may apply. See the V PAY Fee Schedule and V PAY Card Disclosure, Terms and Conditions for more information. The V PAY card is tied to your checking account and allows you to access your available balance. Contactless payment transactions may only be completed for individual transactions under €50. Upon accumulating €150 of contactless payment transactions, a PIN entry will be required to reset the contactless limit cycle.

Visa is a registered trademark of the Visa International Service Association.

V PAY is a registered trademark of the Visa International Service Association.



BRANCHES IN GERMANY

Ansbach – Bldg. 5823

Baumholder – Bldg. 8669

Garmisch – Bldg. 9901

Grafenwoehr – Bldg. 148

Hohenfels – Bldg. 335

Kapaun – Bldg. 2762

Kleber – Bldg. 3226

KMCC – Bldg. 3336, Suite M20

Ramstein – Bldg. 2410

Sembach – Bldg. 147

Spangdahlem – Bldg. 174

Stuttgart.Panzer – Bldg. 2915

Stuttgart.Patch – Bldg. 2325

Vilseck – Bldg. 224

Contact Center – Sembach

Tel: 0631.351.2030/00800.4728.2000 or DSN 489.7640/7650/7660

LIVE PERSON SERVICE 24/7

Live chat is available at [servicecu.org](https://www.servicecu.org).

Member Services Representatives are also available anytime by phone at **00800.4728.2000**. Select option 1 for the automated teller.