

# our story



Federal Credit Union | Friends you can bank on.



*The one who started it all!*



*Our office in the cottages!*

# 1975

One person can make a difference. In Barbara Criswell's case, she has made over 25,000 differences and we're still counting. It was her initial vision that sparked the Service 1st we've all come to know and love.

Service 1st began in Danville, Pennsylvania, in 1975 when a group of employees led by Barbara Criswell (pictured left) from the Geisinger Medical Center identified a need for credit union services and rallied the support and involvement of their colleagues to form a credit union. At this early start, the credit union was called Geisinger Employees Federal Credit Union. Run by a volunteer staff, these individuals spread the word of the credit union movement among their peers and opened accounts at a table in the hospital cafeteria.

These volunteers knew it wasn't about them. It was about "People Helping People." And, this alone is why at Service 1st our story begins everyday with you.

We're committed to being "Friends you can bank on."





The cottages!

*Geisinger Medical Center, Danville PA 1970's*

### **A few facts about 1975**

President: Gerald R. Ford

Vice President: Nelson A. Rockefeller

Cost of a new home: \$42,600.00

Cost of a new car: \$6,000.00

Median Household Income: \$11,800

Cost of a first-class stamp: \$0.10

Cost of a gallon of regular gas: \$0.57

Cost of a dozen eggs: \$0.77

Cost of a gallon of Milk: \$1.57





# 1970's & 80's

In 1970, the National Credit Union Administration (NCUA) became an independent federal agency. Congress also created the National Credit Union Share Insurance Fund (NCUSIF) to protect deposits at credit unions.

Deregulation, increased flexibility in merger and field of membership criteria, and expanded member services characterized changes in the 1980s for U.S. credit unions. Early in the decade, high interest rates and unemployment brought supervisory changes and insurance losses, as well. With the NCUSIF experiencing financial stress, the credit union community called on Congress to approve a recapitalization plan. In 1985, federally insured credit unions recapitalized the NCUSIF—a federal fund backed by the full faith and credit of the U.S. Government—by depositing 1 percent of their shares.



the early years...



What Are You Waiting For?

## Direct Deposit

What are you WAITING for? Waiting in line, that is. Sign up for DIRECT DEPOSIT of your paycheck at the Geisinger Federal Credit Union today and avoid the crowds on payday.



**CREDIT UNION**  
Geisinger

**CAR LOANS**  
for less  
at the CU



Not for profit, but for service

# THE VITAL \$IGN

A PUBLICATION FOR MEMBERS OF GEISINGER FEDERAL CREDIT UNION



1995: A new name and a new look!

**Service 1<sup>st</sup>**  
Federal Credit Union

1990's

How did we come up with the new name? No, we didn't throw darts at post-it notes, or flip a coin. The true story is that after reviewing a number of options, it was the last line of a speech delivered by our Youth Ambassador Debra Chamberlain which simply stated the difference about our credit union "is that we put service first." For those deliberating the name and hearing the speech, one choice finally stood out - Service 1st!

### A few facts about 1995

President: Bill Clinton  
Vice President: Al Gore

Cost of a new home: \$158,700  
Cost of a new car: \$ 15,500  
Median Household Income: \$34,076  
Cost of a first-class stamp: \$0.32  
Cost of a gallon of regular gas: \$1.15  
Cost of a dozen eggs: \$1.16  
Cost of a gallon of Milk: \$2.96



1995  
20 year celebration!

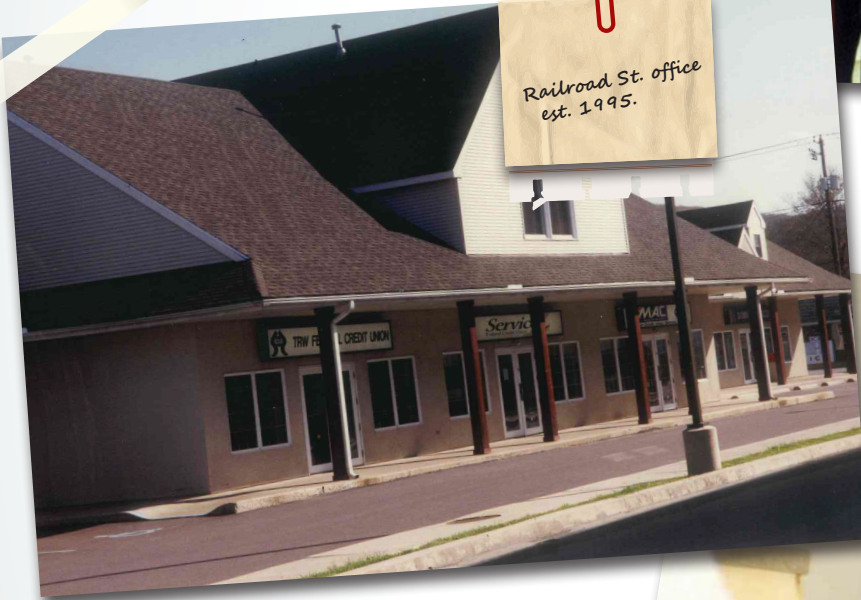


*Railroad Street office ribbon cutting ceremony!*



Railroad St. office  
est. 1995.

(L-R): Sharon Cope-Lee, Jim Zubler, Bill Lavage, Linda Klinger, Kathy Linn, Bob Saunders, David Shakespeare, Sandy Brownell and Suzette Sands



(L-R): Sharon Cope-Lee, Suzette Sands and Chuck Moran





(L-R): Denise Maust Avriel Bishop, Bill Lavage, Jason Kessler, Erath Brouse and Josh Wolfe.



1996: We opened a branch at the high school!

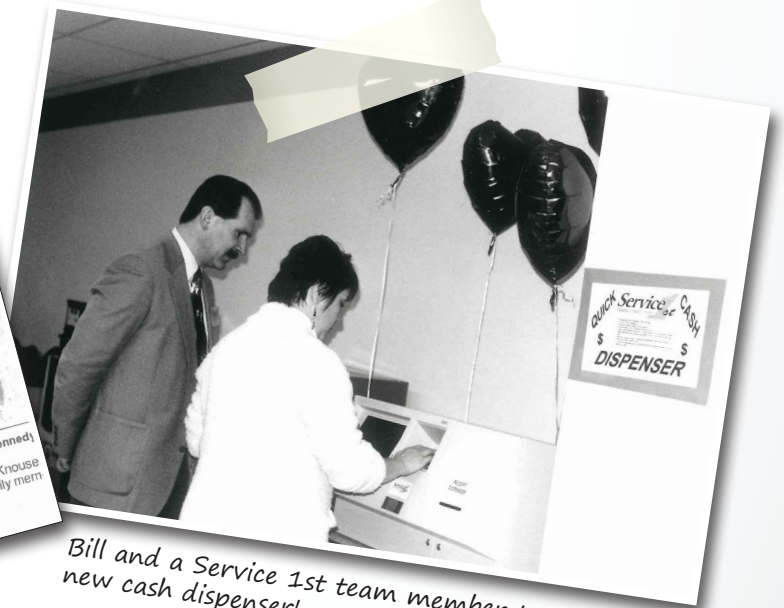




(L-R): Bill Lavage and Carolyn Nadel, American Red Cross



(L-R): a representative of WNEP, Debra Chamberlain and Bill Lavage



Bill and a Service 1st team member trying out the new cash dispenser!



*Bloom Street ground breaking ceremony!*



*(L-R): Kathy Linn, Bill Lavage and Bert Cherry unveil the plans for Bloom Street.*

*Second row (L-R): Barbara Criswell, David Cutright, Tracy Shirk, Steven Endress. First row (L-R): Randi Spayd, Kathy Linn, Bill Lavage, Linda Klinger and Harold Hurst*



# 2000's

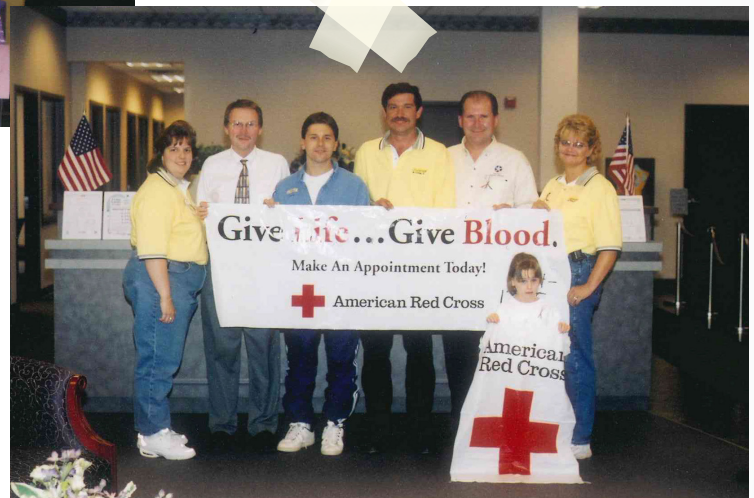


(L-R): Sherry Kline, Sharon Cope-Lee, Chad Dieterick, Deb Smith, Barb Zlotorzinski, Seleca Solomon and Suzette Sands

## A few facts about 2000

President: Bill Clinton  
Vice President: Al Gore

Cost of a new home: \$185,400  
Cost of a new car: \$24,750  
Median Household Income: \$40,343  
Cost of a first-class stamp: \$0.33  
Cost of a gallon of regular gas: \$1.26  
Cost of a dozen eggs: \$1.25  
Cost of a gallon of Milk: \$2.96



Bill Lavage and Service 1st team members with representatives from the American Red Cross.



### CREDIT UNION HOLDS GRAND OPENING

Press Enterprise/M.J. McDonald

Service First Federal Credit Union celebrated the grand opening of its new location on Bloom Street in Danville and the corporation's 25th Anniversary at the new facility recently. Shown, from left, are Bert Chery, director of development; Kathy Linn, chairwoman of the board of directors; and Bill Lavage, president and CEO of the

2000: Bloom Street office grand opening!

Join Us for the **Grand Opening** of  
Our **New Danville Location** and for  
Our **25<sup>th</sup> Anniversary Celebration**



# Service

Federal Credit Union *at*

1207 Bloom Street, Danville  
**Thursday, July 20**  
**6:30 to 8:30 p.m.**

Ribbon Cutting Ceremony at 7 p.m.

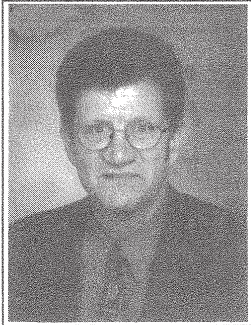
Come on by and join us for some light refreshments.  
See you there!





## Introducing New Financial Services Program

We are announcing the availability of a new service offered through the IFC Financial Services Center located at Service 1st. The IFC Financial Services Program is a personal financial management service designed exclusively for credit union members. It offers a variety of investment and insurance programs to help you maximize your financial potential.



Effective immediately, the service is available to members at no charge at the IFC Financial Services Center, located at the Service 1st main office at 1207 Bloom Street, Danville, PA 17821. A Financial Services Representative is available to work with you to create a personal financial program you can follow to help you achieve your monetary objectives.

Contact Gary Surak, Financial Services Representative, at (570) 271-4896 for details.

*Gary Surak, Financial Services Representative, located at the IFC Financial Services Center, 1207 Bloom Street, Danville, PA 17821.*

Securities sold through CUNA Brokerage Services, Inc., member NASD/SIPC, 5910 Mineral Point Road, Madison, WI 53705. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Similar products may be purchased from an agent or company of your choice. Not federally insured, may lose value, not underwritten or guaranteed by the credit union. FR01970298LEAD



*2000: Gary joins the team and Service 1st begins offering retirement and investment services to members.*



*(L-R): Bill Lavage and Gary Surak serving up hotdogs at Bloom Street.*



2002: Shamokin Dam office opens.







(L-R): Bill Lavage, Pat Macko Linda Brown, Stan Mason, MaryKate Mashack and Chris Cherrup



Second row (L-R): Holly McWilliams, Suzette Sands, Linda Brown, Grant Stewart. First row (L-R): Teresa Harvey and Debbie Chamberlain



(L-R): Dave Macko, Terry Brown, Kathy Linn, a representative from the Make a Wish Foundation, Mike Kowalick, John Gold and Bill Lavage



(L-R): Bev Kitchen, Steve Collins and Gary Surak





2006: Service 1st Softball Team!

Baltimore baseball trip! L-R Jeff Balestrini, Missy Peifer, Jim McCormack, Linda Brown, Deb Smith and Bill Lavage



Bill and a representative from the Make a Wish Foundation!



2006: Service 1st Christmas party!





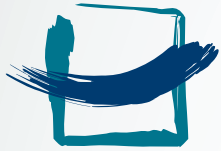
2003: Lewisburg office opens.

The Service 1st team unveils plans for the Lewisburg Branch.



(L-R): Bill Lavage, Pat Hartzel, Mary Jo Martin, Seleca Solomon, Jeff Balestrini, Amber Reed, Carolyn Knepper, Ginny Walter and Barry Ashenfelder

2007: We updated our brand to become "Friends you can bank on!"



**service1st**®

Friends you can bank on.



CHECKING ACCOUNT & VISA® CHECK CARDS

**ruff**

managing your money  
doesn't have to be ruff.

 **service1st**®  
Friends you can bank on.





(L-R): Nicole Hoyes, Brett Johnson and Alison Cook on Home Equity Day!



(L-R): Linda Brown, Missy Peifer, Joe Bleznuck, Seleca Solomon, Donna Bennick, Suzette Sands, Carol Teris and Cali Kaley at the 2007 Charity Golf Outing!



(L-R): Jeff Balestrini, Bill Lavage, Connie Mattis and Suzette Sands



Second row (L-R): Nicole Hoyes, Roger Sheasely Gary Surak, Scott Temple. First row (L-R): Brett Johnson, Traci Herbst, Sherry Ruether celebrating the holidays!





2009: Service 1st Christmas Party!



Third row (L-R): Linda Brown, Bill Lavage, Jay Reed, Jeff Balestrini, Missy Peifer. Second row (L-R): Donna Bennick, Suzette Sands. First row (L-R): Sharon Cope-Lee and Erica Umbel on Talk Like a Pirate Day!



(L-R): Karen Wood, Suzette Sands, Joe Bleznuck, Mike Mussina, Connie Mattis, Bill Lavage and Brian Wiktor at the 2009 Charity Golf Outing!



2009: Corporate Center is announced.



(L-R): Bert Cherry, Bill Lavage, Kathy Linn and Dick Arcuri reviewing plans for the Corporate Center.



Second row (L-R): Brian Wiktor, Connie Mattis, Karen Wood, Jay Reed, Bill Lavage, Jeff Balestrini, Scott Temple. First row (L-R): Erica Umbel, Jenn Neidig, Elisabeth Taylor, Suzette Sands and Linda Brown breaking ground for the Corporate Center!



*(L-R): Linda Brown, Nancy Eck, Bill Lavage, Mary Jo Martin, Jill Stannert and area chamber representatives.*

*2010: Loyalsock office opens.*







Dr. Ryan and representatives of Geisinger Medical Center accepting a donation from Bill Lavage on behalf of Service 1st.



(L-R): Laura Robertson, Sam Romig, Kaycee Baker, Jordan Fredrick and Vanessa Reed getting ready to celebrate the holidays!



(L-R): Roger Sheasely, Karen Wood, Tom Rambo, Mary Jo Martin, Jenn Neidig, Sandy Krehel, Chris Court and Brian Raup helping out at Saving Grace Shelter in Williamsport, PA.



Kozmo Knoebel and Bill Lavage





(L-R): Diane Facer, Erica Umbel, Linda Brown, Jess Ruebenstien, Suzette Sands, Missy Peifer, Sharon Carter and Bill Lavage (standing)



Second row (L-R): Laura Robertson, Eileen Cizewski, Kaycee Baker, Traci Herbst, Jenn Neidig, First row (L-R): Sandy Krehel and Vanessa Reed



Second row (L-R): Annie Haas, Karen Wood, Connie Mattis and Missy Peifer. First row (L-R): Diane Facer, Elisabeth Taylor and Laura Robertson



Joe Bleznuck presenting a donation.





(L-R): O. Fred Miller, David M. Cutright, Jim McCormack, Bert Cherry, Kathy Linn, Bill Lavage, Harold Hurst, Eric Polczynski, Barbara Criswell, Tracy Shirk, Steven Endress and Randi Spayd cutting the ribbon for the Corporate Center.



(L-R): Kristin Bastian, Brandy Heintzelman, Paulette Renner, Tyffani Rupert, Nicole Hoyes, Karen Wood and Tom Rambo at the Corporate Center ribbon cutting ceremony.



2010: Corporate Center ribbon cutting

2013: NAFCU Federal Credit Union of the Year!



become a part of  
**a champion pack**



**2013**  
Federal Credit Union  
of the Year



**service1st**<sup>®</sup>  
Friends you can bank on.

Federally insured by the NCUA. \*Award is from the National Association of Federal Credit Unions. Membership Eligibility Required.





The Service 1st team getting ready for the 2013 March for Babies!



Dr. Ryan and Bill Lavage at the 2013 Charity Golf Outing!



The Service 1st Duck Derby Crew!



Matt Brown, Tom Rambo, Brett Johnson, Jay Reed and Scott Temple at a charity bowling tournament.





Katie Kelley with School Savings® winner Addison French at the Danville Primary School!



Damien Malfara and Bill Lavage Presenting a check to Pints for Prostates, a men's health charity.



Our Shamokin Dam team honoring Fred Hoffman by having a Milk Shake for Fred.



Members of the Service 1st team helping to clean up a nature trail in Danville, PA.





*Linda Brown and Bill Lavage looking over the plans for the Mifflinburg branch.*



*2014: Mifflinburg Office opens!*



*(L-R) Kaycee Baker, Barbara Criswell, Matt Gardill, Bill Lavage, Lori Wilson, Ed Moyer and Sam Romig at the Mifflinburg ribbon cutting ceremony!*

2015: Service 1st celebrates its Big 4-0!



the big 40!  
**service1st**®  
celebrating 40 years of prosperity & friendship







*(L-R): Missy Thomas, Tom Rambo, Karen Wood, Steve Endress, Dave Cutright, Emily Harris and Eileen Cisewski.*



*2015: Bloomsburg Office opens!*





We celebrated the 20th anniversary of The Ironmen Hub!

The branch first opened its doors in 1996. The Ironmen Hub was the first branch opened within a school in Pennsylvania and only the second branch of its kind in the United States.

We held a basket raffle raising over \$2,000 to support the National Multiple Sclerosis (MS) Society's Annual Walk.

(L-R): Bill Lavage and Donna Brua



Together with Old Forge Brewing Company and Heart to Hand Ministries, we took part in "Going Gold" in September, helping to raise awareness and funds to help fight childhood cancer. Together, with support from the community, we raised \$6,000 for the ThinkBIG Pediatric Cancer Fund.

(L-R): Maria Malfara, Damien Malfara, Dr. Colby Wessner, Woody Wolfe and Colleen Phillips



## 2016 Sunbury Office Opens

(L-R): Front row: Linda Brown, Ed Moyer, Karen Wood, David Herbert, David Persing, Kriss Berry, Dale Henry  
Second row: Elizabeth Kremer, Wayne Stump, Bob Garrett, Drew Kelly, Jeff Balestrini, and Aimee Buehner



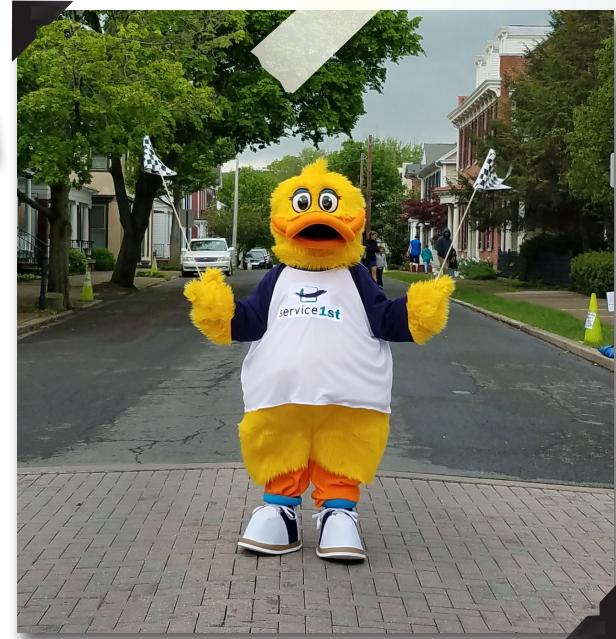
2017



Nate Persing was joined by senior automotive students at Milton Area High School to accept his award for Outstanding Teacher. We partnered with 94.1 WQXK during the month of April to honor local teachers who go the distance for their students.



Service 1st was voted Best Bank/Credit Union in the Valley for The Daily Item's Best of the Valley Readers' Choice Contest!



Crissie, the official mascot of Service 1st and the number one cheerleader when it comes to our Annual Charity Duck Derby, got a new look.





The dedication of the Danville Area Little League's Field Lighting Project, (L-R): Matt Hickey, Scott Temple, Jeff Balestrini, and Seth Loff



Our team had a great time dressing up to celebrate Halloween!

(L-R): Mandi Stallman, Donna Bennick, Jill Schultz and Heather Shannon



On Veterans Day, we collected over 100 DVDs to support the America Red Cross Holiday Mail for Heroes initiative.

(L-R) Mike Thomas, Alison Luzenski and Bill Lavage



Over 300 Danville Area High School students budgeted their way through our 2018 High School Financial Reality Fair.

Paulette Renner, Brett Johnson, Linda Brown and Karen Wood



Members of the Sunbury team wearing pink for Breast Cancer Awareness.



After 6 years serving as the Board Chairperson Dave Cuttright (left) stepped down and Steve Endress (right) was appointed the new Chairperson.



## 2018 Montandon Office Opens



(L-R): Devon Dennis, Robin Buck, Missy Shipton, Michael Thomas, Karen Wood, Jay Reed, Alicia Bowers, Bill Lavage, Jennifer Watts, Jeff Balestrini, Mary Erb, Linda Brown, Vanessa Venios, Tea Jay Aikey and Bob Garrett



Members of the Service 1st team enjoying the Ribbon Cutting celebration!

## 2019 Elysburg Office Opens



(L-R): Harold Hurst, Fred Gaffney, Linda Brown, Bill Lavage, Bob Garrett, Steven Endress, John Yoder, Rob Gonzalez, Amy Bordell, Bobby Jones, Yvonne Bradley, Jay Reed, Brittany Chesney, Jeff Balestrini, Karen Wood and Tracy Shirk





We collected over 100 new toys at our annual holiday party to benefit Toys for Tots.

(L-R): Bill Lavage, Nicole Hoyes, Chris Court and Tom Rambo



The Bloom Road team showing off their holiday Gingerbread houses!



Together, with support from the community, we raised \$18,000 for the ThinkBIG Pediatric Cancer Fund!

(L-R): Jace Rovenott, General Manager, Old Forge Brewing Company; Colby Wesner, Founder, ThinkBIG® Pediatric Cancer Fund; Colleen Phillips, Vice President Marketing, Service 1st; Andrew Fisher, Brewery Manager, Marley's Brewery & Grille and Bill Lavage, President/CEO, Service 1st.



Members of the Service 1st team along with family and friends participated in the 24th Annual Danville Area Community Center's (DACC) 5K.