

# FIRST

Credit Union  
OF SCRANTON

Main Office  
605 Davis Street  
Scranton, PA 18505  
570-961-8953  
FAX # 570-961-5010

Office Hours  
Monday - Friday  
8:00 a.m. to 5:00 p.m.  
Saturday  
9:00 a.m. to 12:00 p.m.

Central City  
Corner of Linden and  
N. Washington Avenue  
Scranton, PA 18503  
570-963-5908

Office Hours  
Monday and Friday  
8:30 a.m. to 4:30 p.m.  
Tues. - Wed. - Thurs.  
11:00 a.m. to 3:00 p.m.

Contact Us  
570-961-8953

#### Extensions:

Loans	224
Home Banking	241
Direct Deposit	229
Wires	229
Share Drafts	235
Bill Pay	235
Membership	223
Collections	233

## THE FIRST EDITION

spring has arrived

### AND SPRING IS THE TIME to look for a New or New to you Auto.

First Credit Union of Scranton offers rates as low as  
1.99% APR\* on new or used car loans\*\*  
and right now, you may qualify\*\*\*  
for a \$100.00 gas card.

So, shop around for that new car and then  
come see us at First Credit Union of Scranton.

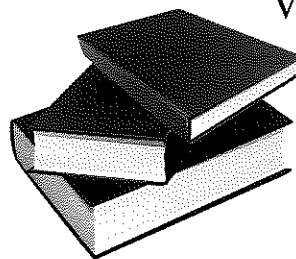
\*Annual Percentage Rate

\*\*All Loans Subject to Creditworthiness

\*\*\*Direct Deposit Required

## Sending your student off to college in the Fall?

College costs are rising and you are probably  
wondering how to finance your student's education.



Visit [www.firstcu.org](http://www.firstcu.org) and click on  
the Sallie Mae Link on our home  
page for a direct connection to a  
student lending source.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## RATE WATCH

TERM (IN MONTHS)	RATES***	
	APR* Lowest	APR* Highest
<b>NEW VEHICLE</b>		
24 months	1.99%	10.99%
36 months	2.24%	11.49%
48 months	2.49%	11.99%
60 months	2.74%	12.49%
72 months	2.99%	12.99%

USED VEHICLE	APR*	
	Lowest	Highest
24 months	1.99%	10.99%
36 months	2.24%	11.49%
48 months	2.49%	11.99%
60 months	2.74%	12.49%

PERSONAL LOANS	APR*	
	Lowest	Highest
24 - 60 months <small>(Minimum for a personal loan \$1000.00)</small>	6.00%	12.00%

SHARED SECURE LOANS	APR*
12 - 60 months	4.00%

HOME EQUITY LOANS#	APR*
1 - 5 years	4.50%
6 - 10 years	5.50%
11 - 15 years	6.50%

# Some fees apply

### VISA CARDS

Type	Rate	Fee
Platinum	9.9%	no annual fee
Classic	11.9%	no annual fee

SHARE ACCOUNTS	APR*	APY**
Share Savings Balances under \$100.00	.00%	.00%
Share Savings Balances over \$100.00	.05%	.05%
Christmas Clubs	.05%	.05%
Vacation Clubs	.05%	.05%

\*APR Annual Percentage Rate  
\*\*APY Annual Percentage Yield  
\*\*\*Rates

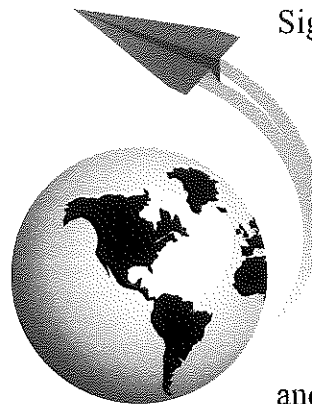
All Rates are subject to change without notice.  
Rate received based on creditworthiness.



## KEEP YOUR ACCOUNT ACTIVE.

Pennsylvania Law requires First Credit Union of Scranton to remit to the State Treasury all accounts which have been inactive for 5 years. First Credit Union also charges a monthly inactivity fee of \$5.00 after 1 year of inactivity. Keep your account active and keep your funds at First Credit Union of Scranton. Make sure we have your current address and phone number too!

## BE ECO FRIENDLY!



Sign up for e-statements, the convenient eco-friendly way to receive your monthly statement. Apply for a First Credit Union of Scranton VISA Debit Card. Also very convenient and eco-friendly.

## YOU'VE DONE IT. YOU'VE GONE DIRECT DEPOSIT. NOW WHAT?

Did you know that you can have your direct deposit go into your savings, or checking or both? You can make your loan payments, set aside money in your Christmas or Vacation Clubs, or put a little cash in your children's or grandchildren's accounts. Stop in to set up the way your deposit hits your account.

## Holiday Closings:

Your credit union will be closed for the following holidays:



May 27, 2013  
Memorial Day

July 4, 2013  
Independence Day

