

# 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

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

## THE FIRST EDITION



## LOAN Extravaganza!

First Credit Union of Scranton now offering  
Pre-Approval On Auto Loans!\*\*

You want a new car but are unsure how much you will be able to afford, or if you will be able to obtain a loan for a vehicle.

WE CAN HELP WITH THAT!

As simple as 1-2-3

1. Fill in loan application and sign ( or apply on line, print & sign)
2. Attach your two most recent paystubs. (or email/fax)
3. Come in to see or call our helpful Loan Officer.

We can determine the maximum we are able to lend as well as term and rate based your criteria, such as income, credit score or debt ratio. In as little as 24 hours (Monday through Friday) we will have an answer for you. This offer will be in writing and valid for 30 days.

All that is left to do is shop for the perfect car!

\*\*Certain restrictions apply. All loans based on creditworthiness. Not all loans are available for pre-approval. All offers subject to change as circumstances warrant.

## BUMP UP AUTO LOAN SALE\*\*

Has your credit taken a beating from the bad economy? Did you make a borrowing mistake? Do you just want the chance to rebuild your credit?

First Credit Union of Scranton wants to help!

For members with credit scores below 640 and above 620 qualifying for our "C" rate. Make your loan payments on-time for 6 months and we will bump you up to the next "B" rate.

Need even more help?

For members with credit scores below 620 and above 550 qualifying for our "D" rate. Make your loan payments on-time for 6 months and we will bump you up to the next "C" rate.

\*\* Certain restrictions apply. All loans based on creditworthiness. Availability subject to change without notice.

## ONE WORLD...ONE DAY... ONE RATE...AUTO LOAN SALE\*\*

In celebration of International Credit Union Day  
FIRST CREDIT UNION OF SCRANTON is having a  
ONE WORLD, ONE DAY, ONE RATE AUTO LOAN SALE.

5 YEAR MAXIMUM TERM

2.13% APR\*

\*\*All Loans subject to creditworthiness. One day only.

\*Annual Percentage Rate

## RATE WATCH

TERM (IN MONTHS)	RATES***	
	APR*	APR*
NEW VEHICLE	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%
72 months	2.99%	12.99%

USED VEHICLE	APR*	APR*
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*	APR*
24 - 60 months	6.00%	12.00%

(Minimum for a personal loan \$1000.00)

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	.00%	.00%
Balances under \$100.00		
Share Savings	.05%	.05%
Balances over \$100.00		
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.



ON OCTOBER 17, 2013  
JOIN US AS WE CELEBRATE  
INTERNATIONAL CREDIT  
UNION DAY.

## FIRST Credit Union Friday Frenzy Beat the Clock Auto Loan Sale\*\*

Save .50% between the hours of 8:30 am and 9:30 am  
Save .40% between the hours of 9:30 am and 10:30 am  
Save .30% between the hours of 10:30 am and 11:30 am  
Save .20% between the hours of 11:30 am and 12:30 pm

**Every Friday in November!**

\*\*Savings is off best qualified rate. Certain restrictions apply.  
Loans based on creditworthiness.

## JUST IN TIME FOR THE HOLIDAYS!

### First Credit Union of Scranton's Annual Christmas Loan\*\*

Available beginning November 1, 2013  
Minimum \$1000.00 - Maximum \$2500.00

1 Year Term - 6% APR\*

Ask about deferring your first payment for 60 days!\*\*\*

\*\*All Loans based on creditworthiness. \*Annual Percentage Rate.  
\*\*\*Restrictions Apply.

## Need a New Car? Your Credit Union Membership Gives You Three Great ways to Save with General Motors.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through First Credit Union of Scranton. Contact us at 570-961-8953 directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

## PREPARING FOR THE HOLIDAYS!

Your credit union will be closed for the following holidays:



October 14, 2013  
Columbus Day

November 11, 2013  
Veteran's Day



November 28, 2013  
Thanksgiving Day



December 25, 2013  
Christmas Day

January 1, 2014  
New Years Day