

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, Wednesday
and Friday
8:30 a.m. to 4:30 p.m.
Closed Daily
1:00 p.m. to 1:30 p.m.
for Lunch

Contact Us
570-961-8953

Extensions:

Loans	224
Home Banking	224
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

Happy



NEW YEAR

NEW LOAN SPECIALS



NEW BEGINNINGS**

January 1 Through February 28, 2015
Borrow Up To \$2500.00
6% Apr* 1 Year Term

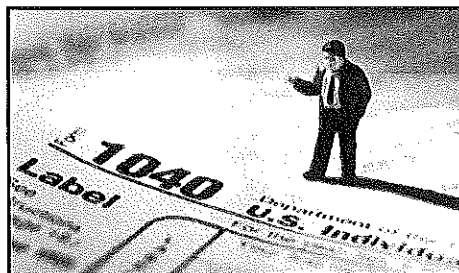
SALARY ADVANCE LOAN**

**BORROW UP TO YOUR
NET DIRECT DEPOSIT**

(Less any distributions from
your direct deposit)

\$20.00 FEE

15% APR* UP TO 15 DAYS



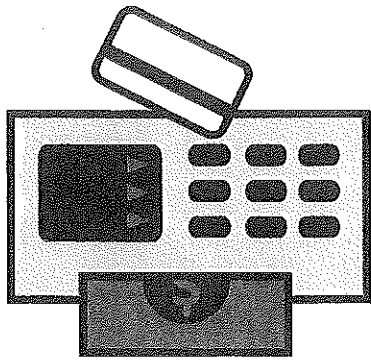
TAX RELIEF**

FEBRUARY 1, 2015
THROUGH APRIL 15, 2015

BORROW UP TO \$4000.00
6% APR* 1 YEAR TERM

*APR – Annual Percentage Rate

**Loans based on Creditworthiness



CHECK OUT THE NEW ATM

AT 605 DAVIS STREET

Our new ATM now accepts deposit for our members accounts only. An envelope can be requested at the time of your deposit. Holds are automatically placed on the deposit by the card processing system. Each deposit is reviewed to determine whether the hold can be released.

WHO DOESN'T LIKE FREE???

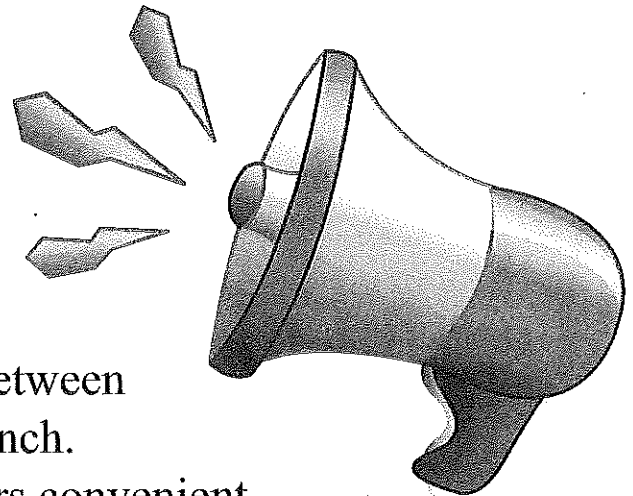
FOR A LIMITED TIME, APPLY FOR AND OPEN A CHECKING ACCOUNT AND RECEIVE 1 FREE CINEMARK MOVIE TICKET. APPLY FOR AND OPEN A DEBIT CARD AND RECEIVE A SECOND FREE CINEMARK MOVIE TICKET.



(Restrictions: All checking account and debit card applications will be subject to ChexSystems review. Only those approved and opened will be issued free movie tickets)

NEW CENTRAL CITY BRANCH HOURS

Beginning January 1, 2015, our Central City Office will be open Monday, Wednesday and Friday, 8:30 am to 4:30 pm, closing between 1:00 pm and 1:30 pm for lunch. We hope that you find these new hours convenient.



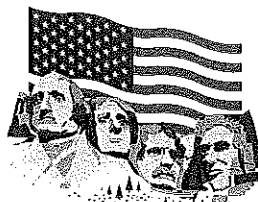
Holiday Closings

Your credit union will be closed for the following holidays:



January 1, 2015
New Year's Day

January 19, 2015
Martin Luther King Day



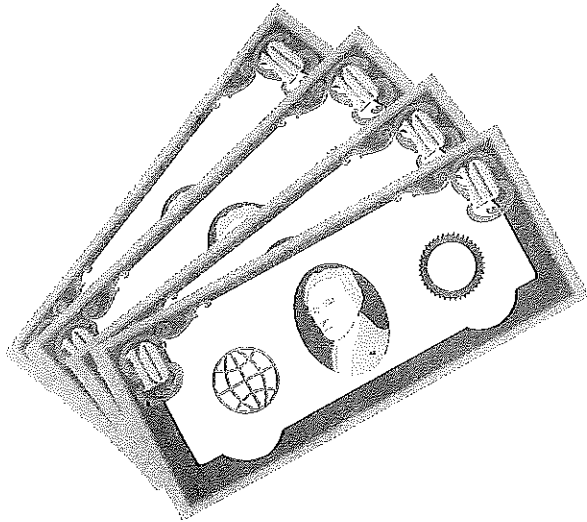
February 16, 2015
President's Day

May 25, 2015
Memorial Day

July 4, 2015
Independence Day



SHARE YOUR GOOD FORTUNE



YOU WERE ABLE TO OPEN AN ACCOUNT
BECAUSE OF A RELATIVE OR YOUR
EMPLOYER. NOW REFER ANOTHER
RELATIVE OR CO-WORKER
AND RECEIVE A \$5.00 CREDIT TO
YOUR SAVINGS. WE WILL ALSO WAIVE
THE \$5.00 MEMBERSHIP FEE FOR THE
REFERRED MEMBER.

(Restrictions: Referred account must meet membership
qualifications and be opened. Deposit Credit only.)

SAVE *the* DATE

FIRST CREDIT UNION OF SCRANTON'S



ANNUAL MEETING

APRIL 11, 2015 - 6:00PM

605 Davis Street
Scranton, PA 18505

Elections 6 PM To 7 PM*
Refreshments Will Be Served

*Nominations will not be taken from the floor on the night of
the meeting. Nominations will close on March 11, 2014.

THE FIRST EDITION

RATE WATCH

EFFECTIVE JANUARY 1, 2014

TERM (IN MONTHS)	RATE*	
NEW AUTO LOAN	Lowest	Highest
24 months	1.99% APR	10.99% APR
36 months	2.24% APR	11.49% APR
48 months	2.49% APR	11.99% APR
60 months	2.74% APR	12.49% APR
72 months	2.99% APR	12.99% APR

MOTORCYCLE LOANS		
TERM (IN MONTHS)	Lowest	Highest
24 months	4.00% APR	12.00% APR
36 months	4.00% APR	12.25% APR
48 months	4.50% APR	12.50% APR
60 months	4.75% APR	12.75% APR

PERSONAL LOANS*		
TERM (IN MONTHS)	Lowest	Highest
24 - 72 months	7.00% APR	12.00% APR

*Maximum for personal loan \$8,000.00. No Minimum.

SHARE ACCOUNTS		
Name	Lowest	Highest
Share Savings	.00% APR*	.00% APY**
Balances under \$100.00		
Share Savings Account	.05% APR*	.05% APY**
Balances over \$100.00		
Christmas Club	.05% APR*	.05% APY**
Vacation Club	.05% APR*	.05% APY**

*Annual percent rate ** Annual percent yield

***Rates are subject to change without notice rate received based on creditworthiness.

*New members must wait a 30 day period before receiving an auto loan and a 60 day period for a personal loan.

TERM (IN MONTHS)	RATE*	
USED VEHICLE	Lowest	Highest
24 months	1.99% APR	10.99% APR
36 months	2.24% APR	11.49% APR
48 months	2.49% APR	11.99% APR
60 months	2.74% APR	12.49% APR

RECREATIONAL VEHICLES		
TERM (IN MONTHS)	Lowest	Highest
24 months	5.00% APR	12.00% APR
36 months	5.00% APR	12.25% APR
48 months	5.50% APR	12.50% APR
60 months	5.75% APR	12.75% APR

SHARED SECURE LOANS		
TERM (IN MONTHS)	Lowest	Highest
12 - 60 months	3.00% APR	

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

TERM (IN MONTHS)	Lowest	Highest
1 - 5 years	3.00% APR	4.50% APR
6 - 10 years	4.25% APR	5.50% APR
10 - 15 years	5.75% APR	6.50% APR

* Some fees apply. Rates based on Creditworthiness.



EFFECTIVE FEBRUARY 1, 2015 FIRST CREDIT UNION OF SCRANTON SCHEDULE OF FEES

Membership Fee	\$5.00	Per Account	Replacement Card Fee	\$5.00	Subsequent Replaced Cards in 12 months
Statement - Printed and Mailed	\$2.00	Per Statement	PIN Mailer Fee	\$5.00	Per request
Statement - Picked Up	Free		Select Own PIN	Free	Per request
E-Statement	Free		2 Day Express Mailing Fee	\$25.00	Per Card
Checking Account Overdraft Fee	\$25.00	Per Item	Reloadable Debit or Travel Money Card	\$4.00	Per Card
ACH Overdraft Fee	\$25.00	Per Item	Initial Load of Card	Free	If Loaded when purchased
Returned Draft or ACH Fee	\$25.00	Per Item	Personalized Reloadable Debit or Travel Money Card	6.00	Per Card
Debit Card Overdraft Fee	\$10.00	Per Transaction	Reload Debit or Travel Card	3.00	Subsequent Loads to Card
Debit Card Monthly Fee	\$1.00	Per Account	Non-Member Reloadable Debit or Travel Money Card	\$10.00	Per Card
Stop Payment Fee - 1 ACH or Draft	\$15.00	Per Item	Non-Member Reload Debit or Travel Money Card	\$5.00	Per Reload
Stop Payment Fee - Series of Drafts	\$20.00	Per Series	Visa Gift Card - Non Reloadable	\$4.00	Per Card
Remove Stop Payment Fee	\$5.00	Per Item	Inactivity Fee	\$5.00	Per Month after 12 months of inactivity
Deposited Check Returned Fee	\$20.00	Per Item	Early Club Withdrawal Fee	\$5.00	Per withdrawal
One Cashier's Check per month	Free	1 Free	Account Research Fee	\$20.00	Per Hour, 1 Hour Minimum
Cashier's Check from account	\$5.00	After 1 Free per month	Account History Print	\$2.00	Per Printout
Check Copy Fee	\$2.00	Per Copy	Statement Copy Fee	\$5.00	Per Statement
Wire Transfer Fee	\$20.00	Per Wire	Check Cashing Fee	\$5.00	Under \$100.00 Minimum only
Incoming Wire Fee	\$10.00	Per Wire Received	Bad Address Fee	\$5.00	Per Returned Statement
Automatic Transfer Fee	Free	First 6 Transactions per month	Garnishment/Levy	\$40.00	Per Account Garnished/Levied
Automatic Transfer Fee	\$1.00	Each, 7 or more transaction per month	ATM Empty Envelope	\$25.00	Per Transaction
Night Drop Deposit Discrepancy	\$10.00	Per Transaction	ATM Deposit Discrepancy	\$10.00	Per Transaction
Money Order	\$1.00	Per Item	ATM Photo Request	\$50.00	Per Photo
Money Order Stop Payment Fee	\$2.00	Per Item	Non-First CU VISA Cash Advance	\$5.00	Per Advance
Classic Visa Late Fee	\$20.00	Or the amount that is delinquent, whichever is less	First CU Cash Advance	Free	First CU Cards Only
Platinum Visa Late Fee	\$25.00	Or the amount that is delinquent, whichever is less	Mortgage Account Verification Fee and Fax	\$25.00	Per Verification
Visa Returned Check Fee	\$15.00	Per Returned Check	Subordination Fee	\$200.00	Per Subordination
Lost - Stolen Card Fee	Free	First Lost or Stolen Card in 12 months			
Lost - Stolen Card Fee	\$10.00	Subsequent Lost or Stolen Card in 12 months			
Replacement Card Fee	Free	First Replaced Card in 12 months			