

October 1, 2015

Locations

Main Office

605 Davis Street
Scranton, PA 18505

Monday—Friday
8:00 am to 5:00 pm

Saturday

9:00 am to 12 Noon

Central City Office

Corner of Linden and
Washington Ave
Scranton, PA 18503

Mon.-Wed.- Fri.
8:30 am to 4:30 pm

Contact us

570-961-8953

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FIRST Credit Union

OF SCRANTON

The First Edition

FALL INTO SAVINGS!!



Auto-Loan?

Auto-Payment

Auto-Savings!!!!!!

Finance a new or used car with First Credit Union, make your loan payments via direct deposit, weekly, bi-weekly or monthly transfer and we will lower our best rate on your loan by 1/4 of a percent.

Receipt of Direct Deposit required as well as continued good payment history.*

*Continued good payment history – any payments more than 15 days late will revert the loan rate to the original rate qualified.

Christmas Loan Special



October 1, 2015 through December 23, 2015

6% APR* 1 Year Term

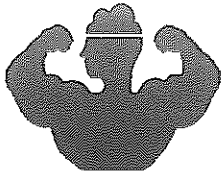
Borrow up to \$2500

*APR—Annual Percentage Rate

**All Loans subject to Creditworthiness

Join Us for International Credit Union Day Thursday October 15, 2015





FINANICAL FITNESS CONSOLIDATION LOAN

Tired of Playing Catch Up?

Stretching that Budget?

Juggling those bills?

Borrow up to \$20,000.00***

Rates as low as 9.99%**

Terms as long as 60 months*

A Credit Rating
\$20,000.00 max
9.99%

B Credit Rating
\$15,000.00 max
10.99%

C Credit Rating
\$10,000.00 max
11.99%

Member must agree to close credit card accounts once they have been consolidated and paid. Soft Credit Reports pulled every 6 months for consolidation loans to verify accounts remain closed and no new debt has been taken, other than with First Credit Union of Scranton.

***All Loans based on creditworthiness.

**Rates and Terms may vary.

*Term may depend on amount borrowed.

Loan Special Availability subject to change without notice.

truSTAGE™
Trustage Insurance Agency
4512-0214

GUARANTEED, NO-COST

Accidental Death & Dismemberment Coverage

GET A QUOTE



truSTAGE™
Trustage Insurance Agency
4521-0214



INSURANCE SOLUTIONS
FOR EVERYTHING THAT MATTERS

FIND OUT MORE

truSTAGE™
Trustage Insurance Agency
131-22211

Buy health insurance today.
Qualifying life events may open a 60 day window for buying health insurance.

GET TODAY



truSTAGE™
Trustage Insurance Agency
4523-0214

LIFE INSURANCE

YOUR FAMILY IS YOUR LIFE.
HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS-ONLY RATES.

ACT NOW

truSTAGE™
Trustage Insurance Agency
4514-0214

You could save up to \$427.96* on car insurance.

GET A QUOTE



HOME EQUITY LOAN SPECIAL*

Home Equity Loans** \$8,000 - \$30,000

(Up to)5 YEARS 2.59% APR**

Home Equity Loans** \$31,000 - \$60,000

(Up to)8 YEARS 2.99% APR**

*Sorry, New Financing Only. We will be happy to help you refinance from another financial institution.

**All Loans based on Creditworthiness

*APR – Annual Percentage Rate

Loan Special Availability subject to change without notice.



**First Credit Union of Scranton Members Save Big with the Sprint
Credit Union Member Discount**

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a First Credit Union of Scranton member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

10% discount on select regularly priced Sprint monthly service

Activation fee on new lines waived (*up to \$36 in savings*)
Upgrade fee waived (*up to \$36 in savings*)

3 Ways to Get Your Discount:

Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save

Click LoveMyCreditUnion.org/Sprint

Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Stop paying too much for your wireless services. start saving with the Sprint Credit Union Member Discount today.

Discover Affordable Worry-free Driving with Credit Union Auto Club

First Credit Union of Scranton now offers **Credit Union Auto Club**, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Visit LoveMyCreditUnion.org to learn more.

Holiday Closings

Columbus Day
October 12, 2015

Veterans Day
November 11, 2015

Thanksgiving Day
November 26, 2015

Christmas Day
December 25, 2015

New Years Day
January 1, 2016

Closing Early
1:00 pm Christmas Eve
12:00 Noon New Years Eve.

First Credit Union of Scranton

NEW AUTO LOANS

Rates Effective January 1, 2014

Time Period	Lowest***	High-est***
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*

USED AUTO

Time Period	Lowest***	High-est***
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*

PERSONAL LOANS*

Time Period	Lowest***	High-est***
24 months	7.00% APR*	12.00% APR*
36 months	7.00% APR*	12.00% APR*
48 months	7.00% APR*	12.00% APR*
60 months	7.00% APR*	12.00% APR*
72 months	7.00% APR*	12.00% APR*

Maximum \$8000 No minimum

SHARE SECURE LOANS

Time Period	Rate***
12 Months to 60 Months	3.00% APR*

*ANNUAL PERCENT RATE **ANNUAL PERCENT YIELD.
RATES SUBJECT TO CHANGE WITHOUT NOTICE.
RATE RECEIVED BASED ON CREDIT WORTHINESS.

Does 0 % Work for You?

It's one of the best-kept secrets of the car business: 0% car financing, one of the largest discounts a person could hope for in an entire lifetime of car purchases. It is not unusual for a manufacturer to put 0% deals on more than two-thirds of its vehicles. Many of them are the equivalent of a \$2,000 or \$3,000 rebate.

These low rates aren't available to everyone. The programs exclude about 60% of the public. The reason: Buyers with less than sterling credit generally do not qualify for them, or the payments are larger than they can afford. Since auto-makers usually offer a choice of a rebate or 0% financing, it may be best for you to take the rebate and use the financing you have arranged at First Credit Union of Scranton. This way, you could save thousands off the price of the vehicle.

Come in and talk to our loan officer first!!!!

SALARY ADVANCE LOAN**

Borrow up to your net Direct Deposit, less any distributions from you direct deposit. \$20.00 Fee 15% APR* Up to 15 Day Term**

*APR—Annual Percentage Rate **Term depends on payroll schedule

Inactive Accounts

As a reminder, please keep your account active. First Credit Union of Scranton Dormant Account Fee is \$5.00 per month after 12 months of inactivity.

Statement Fees

There is a \$2.00 fee for each statement printed and mailed. You can avoid this fee by letting us know that you would like to pick up your statement in either of our offices, or by signing up for on-line banking and enrolling for e-statements. Just call or visit one of our offices for assistance.



If First Credit Union of Scranton can't beat their best auto rate, we will match it**

Have another financial institution car loan? Bring your loan papers to First Credit Union and have us take a look at what we can do for you. Get a great rate someplace else? Bring your official offer to the Credit Union and speak with a loan officer today! **All loans subject to creditworthiness. **Terms and conditions apply. Zero percent beat or match not available.