

**October 1, 2014**

# **FIRST** Credit Union OF SCRANTON

**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

Monday—Friday  
8:30 am to 4:30 pm

**Contact us**

**570-961-8953**

**Extensions:**

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## *The First Edition*

### **SECURED BY TITLED COLLATERAL LOAN SPECIAL\*\***

September 1, 2014 through December 31, 2014

3.99% APR\*, up to 3 Year Term

Borrow up to 80% of the Trade Value of the Collateral.

\*APR Annual Percentage Rate

\*\*All Loans Subject to Creditworthiness.

### **Christmas Loan Special\*\***

November 2, 2014 through December 20, 2014

6% APR\* 1 Year Term

Borrow up to \$2500

\*APR—Annual Percentage Rate

\*\*All Loans subject to Creditworthiness

## **Join Us As We Celebrate International Credit Union Day**

11 am to 2 pm

Thursday, October 16, 2014



*Local Service.*  
**GLOBAL GOOD.™**  
*through CREDIT UNIONS*

## VISA CARDS

Rates Effective January 1, 2014

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

## HOME EQUITY LOANS

Term	Low-est***	Highest***
1 year to 5 years	3.00% APR*	4.50% APR*
6 years to 10 years	4.25% APR*	5.50% APR*
11 years to 15 years	5.75% APR*	6.50% APR*

\*Some Fees Apply

### HOME EQUITY LINE OF CREDIT LOANS NOW

## SHARE ACCOUNTS

Name	Lowest Rate	Highest Rate
Share Savings Account Balances Under \$100	.00% APR*	.00% APY**
Share Savings Account Balances Over \$100	.05 APR*	.05% APY
Christmas Club	.05% APR*	.05% APY**
Vacation Club	.05% APR*	.05% APY**

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

## Need a New Car? Your Credit Union Membership Gives You Three Great Ways To Save

First Credit Union of Scranton has three ways for our members to save on a new vehicle purchase.

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 [Love-MyCreditUnion.org](http://Love-MyCreditUnion.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 or email [firstcu@firstcu.org](mailto:firstcu@firstcu.org) 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 (mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway). Estimates of any V8 pickups (22

## Work With Someone You Trust

### Call a Voice of Reason in Changing Financial Times

When your life takes a turn—a new job, a new car, a new baby—you need to assess your financial well-being, too. Magazine articles, online experts, and television personalities offer a lot of advice.

You need to hear a voice that can distill all of this information into something customized to your lifestyle and needs. A simple call to **1-877-MEMBERS** can help.

You'll carry on a conversation with a live and registered MEMBERS Financial Services Representative to discuss issues related to you and your family's financial situation:

- Adequate insurance coverage
- Retirement planning
- Education investments
- Asset protection
- And much more...

To enjoy a no-obligation consultation with one of our representatives, all you have to do is call **1-877-MEMBERS** today. We're ready to hear from you. Representatives are available days, evenings and Saturdays.



### Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills— plus waived activation and upgrade fees. It's all possible thanks to First Credit Union of Scranton, Invest in America and Sprint's Credit Union Member Discount program.

#### Ways you can save:

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

#### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and tell them you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)
- Visit your nearest Sprint store

Start saving with Sprint 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.

**Speak to a First Credit Union of Scranton member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more**

## Holiday Closings

### ***Columbus Day***

October 13

### ***Veteran's Day***

November 11

### ***Thanksgiving Day***

November 27

### ***Christmas Day***

December 25

### ***New Years Day***

January 1

# First Credit Union of Scranton

## NEW AUTO LOANS

Rates Effective January 1, 2014

Time Period	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*

## USED AUTO

Time Period	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*

## PERSONAL LOANS\*

Time Period	Lowest***	Highest***
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.

Moreover, they 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. Since automakers 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. In this way, you could shave thousands off the price of the vehicle.

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



Tired of paying those high interest rates with Pay-Day Lenders? Your Credit Union has a better offer. The Credit Union Better Choice program is specifically designed to be an alternative to a payday loan. The pay-back period is longer, up to 90-days and the maximum loan amount is \$500. The program was intentionally developed to promote wealth-building through a mandatory savings and financial coaching/counseling requirement. At loan disbursement, 10 % of the loan is placed into a savings account that the borrower can not access until the loan is paid in full. In addition, financial coaching/counseling is also made available to any borrower.

Please see a Loan Officer for Details.