

October 1, 2017
www.firstcu.org

Locations

Main Office

605 Davis Street
Scranton, PA 18505
Monday—Thursday
8:00 am to 5:00 pm

Friday

7:30 am to 5:30 pm

Central City Office

Corner of Linden and
Washington Ave
Scranton, PA 18503

Friday

8:00 am to 11:30 am

Contact us

570-961-8953

Extensions:

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

FIRST Credit Union

OF SCRANTON



THINK *FIRST!*

**WHETHER YOU'RE BUYING YOUR FIRST HOME OR
UPGADING OR DOWNSIZING. WE ARE NOW
OFFERING CONVENTIONAL REAL ESTATE
MORTGAGES.**

TALK TO OUR LOAN OFFICER TODAY!!



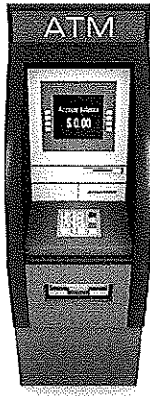
Visa Credit Card On line Access

<https://onlineaccessplus.com/oa/firstcu/>

Your on-line access for everything on your VISA Credit Card
Set up auto payments or one time payments.
Request an increase. View you latest statement. Enroll in Paper-
less Statements. View your recent transactions



ID Theft is real and could wreak havoc on your financial security and peace of mind. Call **877.537.5662** to learn more about CyberScout and how First Credit Union of Scranton's Members can enroll for identity theft and fraud protection.



24/7 Access
ATM Locations
Main Office
605 Davis Street.

This ATM takes Deposits from our Credit Union members as well as gives you access to your funds around the clock.

ATM Location

In the Lobby of the William Nealon Federal Building, just outside our Central City Location. This ATM is not owned or operated by First Credit Union of Scranton.

We have made arrangements with the ATM Operator to allow our members using First Credit Union of Scranton Debit Cards to make Surcharge Free withdrawals.

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4512-0214

GUARANTEED, NO-COST
Accidental Death & Dismemberment Coverage
CLAIM FIRST

Exclusively for credit union members

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INSURANCE SOLUTIONS
FOR EVERYTHING THAT MATTERS

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

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

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

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VISIT TICKETSATWORK.COM FOR DISCOUNTS ON
THEME PARKS AND OTHER EXCITING FUN! CREATE AN ACCOUNT WITH YOUR EMAIL AND
USE CODE "DPFCU" FOR SPECIAL DISCOUNTS ON ALL TICKET PRICES.
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GREAT ADVENTURE, DISNEY PARKS, UNIVERSAL PARKS AND MANY MORE



Christmas Loan Special**
Borrow up to \$2500.00 12 Month Term 6:% APR*
*Annual Percentage Rate
**All loans based on Creditworthiness



Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

Get a **10% discount** on select regularly priced Sprint monthly data service

Valid in conjunction with other credit union and Sprint National handset and other promotions

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.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

Get Roadside Assistance for Less Than \$1* per week with CU Road Pal!

CU Road Pal was created exclusively for credit union members and offers a wide range of roadside assistance services at significant savings when compared to competing roadside assistance plans. For less than \$1* per week, you can have the safety and security of 24/7 protection while on the road. And, you are covered in any vehicle – whether you are the driver or the passenger. The coverage follows you!

CU Road Pal also offers extended towing options of 50 miles and 100 miles available with all plans!

Plans include:

- 25 mile, 50 mile and 100 mile towing options
- Emergency towing
- Emergency fuel delivery service
- Emergency flat tire assistance
- Emergency lock-out assistance

Battery service and more!

CU Road Pal offers individual plans and family plans for up to 6 members, all at great savings when compared to other roadside assistance plans. Our professional customer service staff is just a phone call away 24/7/365 to help you get back on the road!

Log on to lovemycreditunion.org to check out the CU Road Pal plans and pricing and enroll today!

Members have save nearly \$2 billion in discounts through our valued partners at Love My Credit Union Rewards. Start saving today at lovemycreditunion.org.

*Based on individual plan.

Holiday Closings

Columbus Day

Monday

October 9, 2017

Thanksgiving Day

Thursday

**November 23,
2017**

Christmas Day

Monday

**December 25,
2017**

New Years Day

Monday

January 1, 2018

NEW AUTO LOANS

Rates Effective January 1, 2017

Time Period	Lowest***	High-est***
24 months	2.49% APR*	10.99% APR*
36 months	2.49% 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	2.59% APR*	10.99% APR*
36 months	2.59% APR*	11.49% APR*
48 months	2.79% APR*	11.99% APR*
60 months	2.99% APR*	12.49% APR*

PERSONAL LOANS*

Time Period	Lowest***	High-est***
24 months	8.00% APR*	13.00% APR*
36 months	8.00% APR*	13.00% APR*
48 months	8.500% APR*	13.50% APR*
60 months	8.50% APR*	13.50% APR*
72 months	9.00% APR*	13.50% APR*

Maximum \$8000 No minimum

SHARE SECURED 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.

Visit www.firstcu.org

Click on the link for

Cross Valley FCU Locations

Now Serving all First Credit Union of
Scranton Members with exclusive Shared
Branching.

ASK ABOUT SKIP A PAY**

Free up more of your cash for the holidays!
(interest accrues and fees apply)

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.



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.