

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of First Credit Union of Scranton, you can save with the one that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

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 let them know you're a **credit union member**. Ask to be a part of the NAGUG_ZZM Corporate ID to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Valuable discounts like these are just some of the many benefits of credit union membership.

Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.



KEEP WARM THIS WINTER WITH A FUEL/HEATING LOAN.**

January 1, 2013 through March 31, 2013

Maximum \$3000.00 4% APR* 1 year term

BACK TO SCHOOL LOANS** AVAILABLE AGAIN

Available through January 31, 2013.

Maximum \$2500.00 6% APR* 1 year term

*Annual Percentage Rate **All loans subject to credit worthiness

KEEP YOUR ACCOUNT ACTIVE

Dormant accounts don't earn dividends after 1 year and are subject to a \$5.00 per month inactivity fee.

WE NEED YOUR CURRENT ADDRESS AND PHONE NUMBER

Keep us informed with your address changes. When we send mail out to you and receive it back for a bad address we will charge your account \$5.00 each returned item we receive. Also, by law we are required to ask for your identification. Please make sure we have your current driver's license on file.

Holiday Closings

Your credit union will be closed for the following holidays:



January 21, 2013
Martin Luther King Day

February 18, 2013
President's Day



May 27, 2013
Memorial Day

July 4, 2013
Independence Day

FIRST CREDIT UNION OFFERS A VARIETY OF CONVENIENT CARDS TO SUIT EVERYONE'S NEEDS

Traditional Debit Cards

Branded by VISA, using a First Credit Union of Scranton Debit Card to access your account is easy and convenient. Instead of writing checks or coming in to make a withdrawal, you can use the Debit Card to make purchases at any merchant that accepts VISA cards or visit the ATM for cash withdrawal, or get cash back when making a purchase. Are the office hours not convenient? A First Credit Union of Scranton Debit Card may be the solution for round the clock access to your money in your checking or debit transaction account

Reloadable Cards

The Reloadable Debit Card can be funded with cash, direct deposit, tax refunds or other income sources. The funds go directly to the card and cardholders have instant access to their money. Paying bills become a snap with the Reloadable Debit Card because more and more vendors are accepting Visa debit as a form of payment every day. Cardholders build financial control since the Reloadable Debit Card only allows purchases up to the dollar amount loaded on the card. And, tracking spending online will improve budgeting and cash flow management. It's the perfect solution for offering convenience, security and financial control.

Gift Cards

VISA gift cards may be the perfect gift for the hard to buy for and those that live at a distance. The Visa Gift Card is a prepaid, non-reloadable, card that can be used at millions of locations where Visa debit cards are accepted, including retail stores, online merchants, and mail and phone orders.

NOW Announcing Travel Money Cards Available April 1, 2013

Security and Convenience - Carry the card that provides the security of travelers checks and the convenience of a Visa card.

Emergency Card and Cash Replacement - With Visa TravelMoney you can obtain emergency card and cash replacement virtually anywhere in the world, generally within one business day.

Lost/Stolen Card Reporting - Makes it easy to report a lost or stolen Visa TravelMoney card. Just call 1-800-VISA-911, or from outside the U.S., call collect 0-410-581-9994.

Reloadable - Cards can be reloaded where the cards were purchased.

Discontinuing American Express Traveler's Checks.

Due to the limited usage we will be discontinuing American Express Traveler's Checks effective May 1, 2013.

ANNUAL MEETING - SAVE THE DATE - APRIL 13, 2013

6:00 pm at our Main Office at 605 Davis Street, Scranton, PA 18505

Interested in running for a seat on our Credit Union Board of Directors?

There are 3 positions open. Each position is a 3 year term. Nominations should be addressed to the Nominating Committee, First Credit Union of Scranton, 605 Davis Street, Scranton, PA 18505, by March 31, 2013. Nominations will not be taken from the floor the night of the meeting