

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 and Friday
8:30 a.m. to 4:30 p.m.
Tues. - Wed. - Thurs.
11:00 a.m. to 3:00 p.m.

Contact Us
570-961-8953

Extensions:

Loans	224
Home Banking	241
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Membership	223
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THE FIRST EDITION



Come Celebrate
International Credit Union Day
Thursday, October 18, 2012



2012 INTERNATIONAL CREDIT UNION DAY®

Not ready for Commitment?
Trying to keep to a Budget?



Try our new RELOADABLE debit Cards.
Enjoy the convenience of VISA, without the commitment of a checking account.
Determine your own limits or set the limits for members of your family.

Cards and ReLoads are available November 1 in both of our Branches.

Reloadable Cards.....\$5.00

Reload Fee.....\$2.00*

*First 2 Reloads per month, \$4.00 for 3+ Reloads

Minimum Load \$25.00

Maximum Load \$3000.00

Other exclusions apply. Please see card documentation when purchasing a reloadable card.

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



Always the Perfect Gift
\$3.00

RATE WATCH

TERM (IN MONTHS) RATE*

NEW VEHICLE

24 months.....	as low as 3.50%
36 months.....	as low as 3.75%
48 months.....	as low as 4.00%
60 months.....	as low as 4.25%
72 months.....	as low as 4.50%

USED VEHICLE

24 months.....	as low as 4.00%
36 months.....	as low as 4.25%
48 months.....	as low as 4.50%
60 months.....	as low as 4.75%

ATV or MOTORCYCLE

24 months.....	as low as 7.00%
36 months.....	as low as 7.00%
48 months.....	as low as 7.50%
60 months.....	as low as 7.75%

PERSONAL

24 months.....	as low as 8.00%
36 months.....	as low as 8.00%
48 months.....	as low as 8.00%
60 months.....	as low as 8.00%

SHARE SECURED

24 months.....	as low as 4.00%
36 months.....	as low as 4.00%
48 months.....	as low as 4.00%
60 months.....	as low as 4.00%

HOME EQUITY

1 - 5 years.....	as low as 4.50%
6 - 10 years.....	as low as 5.50%
11 - 15 years.....	as low as 6.50%

Rate may change without notice. Actual rates are based on creditworthiness of individual applicants. Rates printed above are lowest possible rates.



Have you visited our Downtown Branch lately?

Conveniently located in the William J. Nealon Federal Building at the corner of Linden and Washington. Branch hours are Monday and Friday 8:30 am to 4:30 pm. (closed 1-1:30pm for lunch) Tuesday, Wednesday and Thursday 11:00 am to 3:00. Stop in and do all your banking at our Downtown Branch.

Back by Popular Demand!

Christmas Loans

November 1 through December 31

1 Year Term, 8% APR* \$1000.00 to \$2500.00**

APR* – Annual Percentage Rate

**All loans based on creditworthiness

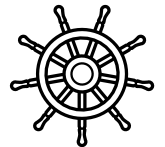
Due to circumstances beyond our control, First Credit Union is unable to accept or process checks made payable to CASH. Please write your checks out to your name or have the person issuing a check to you to make it payable to you.

PREPARING FOR THE HOLIDAYS!

Your credit union will be closed for the following holidays:



October 8, 2012
Columbus Day



November 12, 2012
Veteran's Day

November 22, 2012
Thanksgiving Day



December 25, 2012
Christmas Day



January 1, 2013
New Years Day

